

Exhibit 1

1 UNITED STATES DISTRICT COURT
2 DISTRICT OF NEW JERSEY

3 ELAINE LEVINS and WILLIAM)
4 LEVINS, on behalf of)
5 themselves and others)
6 similarly situated,)

7 Plaintiffs,)

8 vs)

9 HEALTHCARE REVENUE RECOVERY)
10 GROUP, LLC d/b/a ARS ACCOUNT)
11 RESOLUTION SERVICES, and)
12 JOHN AND JANE DOES 1 THROUGH)
13 25,)

14 Defendants.)
15)

) DEPOSITION OF:
) DAVID M. FRIEDLANDER

16 TRANSCRIPT of the stenographic notes of
17 the proceedings in the above-entitled matter, as
18 taken by and before KATHLEEN SWENOR, a Registered
19 Professional Reporter, Certified Court Reporter
20 and a Notary Public of the State of New Jersey,
21 held at the offices of MARKS O'NEILL O'BRIEN
22 DOHERTY & KELLY, PC, 535 Route 38 East, Cherry
23 Hill, New Jersey on October 24, 2019, commencing
24 at 10:00 in the morning.
25

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I N D E X

WITNESS	PAGE
David Friedlander	
BY MR. STERN.....	4
BY MR. SCHEUERMAN.....	176
BY MR. STERN.....	179

E X H I B I T S

NO.	DESCRIPTION	PAGE
D-1,	Term definitions.....	16
D-2,	Document Bates-stamped	
ARS1 through ARS12.....		19
D-3,	Responses to interrogatories.....	55
D-4,	Transcript of message.....	139
D-5,	Court's decision.....	166

- David Friedlander -

Page 4

1 DAVID FRIEDLANDER,
2 having been first duly sworn by the Notary Public,
3 was examined and testified as follows:

4 EXAMINATION BY

5 MR. STERN:

6 Q. Mr. Friedlander, can you state your
7 full name and spell your last name for the record,
8 please.

9 A. Yes. David M. Friedlander,
10 F-R-I-E-D-L-A-N-D-E-R.

11 Q. My name is Phillip Stern. I'm one of
12 the attorneys representing Elaine Levins and
13 William Levins in connection with a lawsuit that
14 they brought against Healthcare Revenue Recovery
15 Group, LLC.

16 Do you have some understanding as to
17 what that lawsuit is about?

18 A. Yes.

19 Q. Before we begin there's going to be
20 some instructions I would like to be able to
21 inform you about in terms of the deposition. At
22 one point in this case Mr. Scheuerman, on behalf
23 of Healthcare Revenue Recovery Group, and I, on
24 behalf of the plaintiffs, agreed that depositions
25 should be held in accordance with -- there's a

- David Friedlander -

Page 5

1 court decision from 1993 that outlined some rules
2 with respect to that. The case is called Hall
3 versus Clifton Precision. So there's some things
4 that are to be read to inform you at the beginning
5 of the deposition, so I'm going to do that quoting
6 from that decision.

7 Number one, "At the beginning of the
8 deposition deposing counsel shall instruct the
9 witness to ask deposing counsel, rather than the
10 witness's own counsel, for clarifications,
11 definitions, or explanations of any words,
12 questions, or documents presented during the
13 course of the deposition. The witness shall abide
14 by these instructions."

15 Do you understand that instruction?

16 A. Yes.

17 Q. Two, "All objections except those which
18 would be waived if not made at the deposition
19 under Federal Rules of Civil Procedure
20 32(d)(3)(b).

21 MR. SCHEUERMAN: Federal rules of
22 evidence.

23 MR. STERN: I'm sorry.

24 MR. SCHEUERMAN: Federal Rules of
25 Evidence.

- David Friedlander -

Page 6

1 MR. STERN: What's Federal Rules of
2 Evidence?

3 MR. SCHEUERMAN: Federal rule 32(d)(b).

4 MR. STERN: You're saying it's a
5 Federal Rule of Evidence?

6 MR. SCHEUERMAN: That's what the
7 decision said.

8 MR. STERN: Mine said Federal Rules of
9 Civil Procedure. I'm not aware of a Federal
10 Rule of Evidence 32.

11 MR. SCHEUERMAN: I have a Federal Rule
12 of Evidence right here.

13 MR. STERN: Federal Rule 329(d)?

14 MR. SCHEUERMAN: Actually, I'm sorry,
15 no. You are right. No, you are right.
16 Federal rules. You are right. I'm sorry.
17 Go ahead. My apologies.

18 MR. STERN: I'm going to restart.

19 BY MR. STERN:

20 Q. Paragraph two says, "All objections
21 except those which would be waived if not made at
22 the deposition under Federal Rules of Civil
23 Procedure 32(d)(3)(b), and those necessary to
24 assert a privilege to enforce a limitation on
25 evidence directed by the court or to present a

- David Friedlander -

Page 7

1 motion pursuant to Federal Rules of Civil
2 Procedure 30(d) shall be preserved; therefore,
3 those objections need not and shall not be made
4 during the course of depositions."

5 Three, "Counsel shall not direct or
6 request that a witness not answer a question
7 unless that counsel has objected to the question
8 on the ground that the answer is protected by a
9 privilege or a limitation on evidence directed by
10 the court."

11 Four, "Counsel shall not make
12 objections or statements which might suggest an
13 answer to a witness. Counsel statements when
14 making objections should be succinct and verbally
15 economical stating the basis of the objection and
16 nothing more."

17 Five, "Counsel and their witness,
18 clients shall not engage in private off-the-record
19 conferences during the depositions or during
20 breaks or recesses except for the purpose of
21 deciding whether to assert a privilege."

22 Do you understand that, instruction
23 number five?

24 A. Yes.

25 Q. Number six, "Any conferences which

- David Friedlander -

Page 8

1 occur pursuant to or in violation of guideline
2 five are a proper subject for inquiry by deposing
3 counsel to ascertain whether there has been any
4 witness coaching and, if so, what."

5 Seven, "Any conferences which occur
6 pursuant to or in violation of guideline five
7 shall be noted on the record by counsel who
8 participated in the conference. The purpose and
9 outcome of the conference shall also be noted on
10 the record. Deposing counsel shall provide to the
11 witness's counsel a copy of all documents shown to
12 the witness during the deposition. The copy shall
13 be provided either before the deposition begins or
14 contemporaneously with the showing of each
15 document to the witness. The witness and
16 witness's counsel do not have the right to discuss
17 documents privately before witness answers
18 questions about them."

19 And number nine, "Depositions shall
20 otherwise be conducted in compliance with the
21 opinions which accompanies this order."

22 I don't expect you will know what
23 number nine is because I have not provided you the
24 opinion to read.

25 With respect to those first eight

- David Friedlander -

Page 9

1 instructions, are there any questions you have
2 about them or anything you did not understand?

3 A. Two I didn't really understand. If you
4 could go over that and maybe explain that.

5 Q. Okay. That talks about objections
6 raised by your counsel and the limitations on what
7 objections can be made. That direction -- that
8 guideline is really more guided towards what your
9 counsel's behavior is as opposed to you and the
10 answers you must give.

11 A. Okay.

12 Q. It has to do with what objections are
13 reserved automatically and what objections must be
14 raised during the deposition in order to be
15 preserved.

16 A. Okay. Other than that, I'm okay.

17 Q. Okay. Particularly talking about the
18 need to speak with counsel during the course of
19 the deposition, is there -- before we begin the
20 deposition -- let me start over.

21 With regard to the guidelines
22 concerning your ability to confer with counsel
23 once the deposition is underway, you understand
24 it's very limited. You can only discuss with your
25 counsel any issues as to a privilege that you

- David Friedlander -

Page 10

1 might assert; do you understands that?

2 A. Yes.

3 Q. So before we begin the deposition,
4 would you like the opportunity to be able to
5 confer with your counsel privately?

6 A. Before we start?

7 Q. Yes.

8 A. No, it's not necessary.

9 Q. Okay. But you understand once we start
10 your ability to request a conference with your
11 counsel is limited to issues regarding whether you
12 have a privilege to not provide information?

13 A. Yes.

14 Q. Do you understand you are appearing for
15 depositions to answer questions both as to your
16 own personal knowledge of facts and as an
17 authorized representative of Healthcare Revenue
18 Recovery Group, LLC?

19 A. Yes.

20 Q. What is your understanding of what this
21 lawsuit is about?

22 A. The Levins are contending they didn't
23 know who ARS was when they received information
24 about a debt that was owed.

25 Q. When you say "they received

- David Friedlander -

Page 11

1 information," do you know what information they
2 received?

3 A. I don't know what information might
4 have made them unclear as to the company that was
5 collecting on behalf of the physicians, so I don't
6 know what it was that led to the unclarity. I
7 believe it was a phone call that they received.

8 Q. Did you do anything in preparation for
9 the deposition today?

10 A. Yes.

11 Q. What did you do?

12 A. I reviewed the account information in
13 our account notes; I looked at the document that
14 was presented that had the subjects that would be
15 discussed or questions that might be asked during
16 the deposition; I met with counsel to talk about
17 the facts and what I was being deposed about; and
18 I reviewed the information we had received about
19 the deposition today.

20 Q. Did you speak with anyone, other than
21 counsel, in preparation for the deposition?

22 A. No. Oh, maybe internally with Kim
23 Durr, she is a paralegal.

24 Q. Spell the last name.

25 A. D-U-R-R.

- David Friedlander -

Page 12

1 Q. She is a paralegal. For whom is she
2 employed?

3 A. She is employed by Healthcare Financial
4 Services and TeamHealth.

5 Q. When you reviewed the account notes,
6 did they reflect phone calls being placed to the
7 Levins?

8 A. Yes.

9 Q. From those account notes, were you able
10 to ascertain any information about the content of
11 those phone calls?

12 A. Yes.

13 Q. What were you able to ascertain about
14 the content of those phone calls?

15 A. The time of the phone calls, the dates
16 of the phone calls, and the conversations that
17 took place in highly abbreviated terms. There
18 could be notes that are entered by an agent.

19 Q. What do you mean by the word "agent"?
20 I'm referring specifically -- you used the word
21 agent in your last answer. I'm asking what do you
22 mean by agent?

23 A. A representative of Healthcare Revenue
24 Recovery Group or ARS.

25 Q. When you say "representative," are all

- David Friedlander -

Page 13

1 agents employees?

2 A. Yes.

3 Q. What's the name of the entity that --
4 actually, withdraw that.

5 You made reference before to a debt
6 which was attempted to be collected from the
7 Levins. Do you recall making reference to such a
8 debt?

9 A. Yes.

10 Q. What's your understanding of what that
11 debt was?

12 A. Can you clarify the question?

13 Q. Sure. What facts do you know about the
14 debt?

15 MR. SCHEUERMAN: I'm going to -- how is
16 this related to the true name issue? I'm
17 going to object.

18 MR. STERN: Are you instructing him not
19 to answer?

20 MR. SCHEUERMAN: I don't know. Can you
21 give me a proffer? Getting into the merits
22 of the debt, how is that relevant to the true
23 name issue?

24 MR. STERN: I think we had an
25 instruction about what he said, what his

- David Friedlander -

Page 14

1 understanding of what the case is about. I
2 think it would be easier to talk if we had
3 some understanding as to what the debt is.

4 MR. SCHEUERMAN: But how is that
5 related to the true name issue, whether
6 HRRG -- it's limited, as the judge said,
7 whether -- you know the two issues, so how is
8 that relevant?

9 MR. STERN: I just said in order to
10 have a discussion about that we need to have
11 some foundational information so that we are
12 on the same page about what we are talking
13 about.

14 MR. SCHEUERMAN: About what? About a
15 debt was owed?

16 MR. STERN: Not about there was a debt
17 owed but some understanding of what the
18 nature of that debt is.

19 MR. SCHEUERMAN: How is the nature of
20 the debt relevant to --

21 MR. STERN: I think it will come out
22 because I think -- have your client leave the
23 room.

24 MR. SCHEUERMAN: Sure.

25 (Witness leaves the room.)

- David Friedlander -

Page 15

1 MR. STERN: The position has been taken
2 ARS is an unincorporated subdivision of HRRG.

3 MR. SCHEUERMAN: Okay.

4 MR. STERN: I don't know what the
5 basis -- why some medical debts are collected
6 by that subdivision and some medical debts
7 are not collected by that subdivision but are
8 being collected by HRRG. I think that having
9 some understanding of having him describe
10 what the debt is can lead into that. I'm
11 saying it's foundational in terms of getting
12 to -- talking about and understanding because
13 what the issue is going to come down to is
14 what HRRG's use of the term is.

15 MR. SCHEUERMAN: Okay. That's fine.

16 MR. STERN: So I need to know when.

17 MR. SCHEUERMAN: You want to know the
18 distinction to see how it's used by HRRG?

19 MR. STERN: I don't know if it's -- I
20 haven't gotten there yet. I don't think I
21 have to approach it in a particular order. I
22 think that -- but I think this is sort of --

23 MR. SCHEUERMAN: For that issue, then
24 that's fine.

25 MR. STERN: Okay. That's all I want to

- David Friedlander -

Page 16

1 do. We are not getting into the merits of
2 the debt.

3 MR. SCHEUERMAN: Okay.

4 (Witness returns.)

5 BY MR. STERN:

6 Q. I'll repeat the question. The question
7 is, what is your understanding of what the debt is
8 that was allegedly owed by the Levins?

9 A. It's an obligation to pay money to the
10 physician group that provided, I believe the
11 Levins' daughter, with healthcare services.

12 Q. HRRG provided the collection services
13 for that physician group; correct?

14 A. For the company that bills for the
15 physician services.

16 MR. STERN: Let's mark this as D-1.

17 (Exhibit D-1, Term definitions, marked
18 for identification, as of this date.)

19 By MR. STERN:

20 Q. Mr. Friedlander, I'm showing what has
21 been marked as D-1. It's a document that I
22 prepared trying to define some terms. I make
23 reference --

24 MR. SCHEUERMAN: I'm going to note this
25 is something that --

- David Friedlander -

Page 17

1 MR. STERN: Hold on. Are you making an
2 objection?

3 MR. SCHEUERMAN: I object to the form
4 of the document. This is not something that
5 was ever produced in discovery before today.
6 This is the first time I'm looking at it, and
7 it was prepared by counsel. So it's not in
8 the discovery record.

9 MR. STERN: Okay. Your objection is
10 noted.

11 BY MR. STERN:

12 Q. So I want to explain it to you, and we
13 can talk about the substance of it, what I did
14 here. So there's a document that your counsel
15 produced. The document is marked. Do you know
16 the term used sometimes as a "Bates stamp"? Have
17 you ever heard that term?

18 A. Yes.

19 Q. And just sort of to cut this, a Bates
20 stamp is a way of paginating documents in a
21 litigation. It's one of the uses of it by usually
22 having some kind of prefix and digits to follow it
23 that are sequential. Is your understanding
24 similar or the same?

25 A. I didn't know in that much detail what

- David Friedlander -

Page 18

1 a Bates stamp is, but yes.

2 Q. So I'll represent to you your counsel
3 produced documents that use the ARS prefix, and a
4 document -- a page in those documents called ARS3.
5 And in that document, I'm happy to show it to you
6 if you would like to see it, but -- if you are not
7 familiar with it, but it's a document which
8 identifies, has a field called business name, that
9 I actually, what's on here or shows source.

10 MR. SCHEUERMAN: I have the documents
11 here.

12 MR. STERN: No, I'm handling the
13 deposition. You can't hand him documents in
14 the middle of my examination.

15 MR. SCHEUERMAN: Okay.

16 BY MR. STERN:

17 Q. But I have copied and pasted into --
18 under the section called business name the actual
19 portion of that document on ARS3 here. So I was
20 just using that document referred -- called
21 Healthcare Revenue Recovery Group, LLC, the
22 business name. I thought it would make sense for
23 purposes of the deposition when we are talking
24 about this because we are talking about names,
25 when we refer to the business name we are talking

- David Friedlander -

Page 19

1 about Healthcare Revenue Recovery Group, LLC. Are
2 you okay if we use that term business name as
3 meaning Healthcare Revenue Recovery Group, LLC?

4 A. Do you have the document that you
5 said --

6 Q. Yes.

7 MR. STERN: Mark this as D-2.

8 (Exhibit D-2, Document Bates-stamped
9 ARS1 through ARS12, marked for
10 identification, as of this date.)

11 MR. SCHEUERMAN: This has a different
12 Bates stamp number compared to the one -- I
13 have Bates stamp numbers on all of them. I
14 don't know if there's --

15 MR. STERN: The one that's
16 Bates-stamped including the account notes?

17 MR. SCHEUERMAN: Yeah.

18 MR. STERN: I don't know if they
19 were -- I see what happened.

20 MR. SCHEUERMAN: They are
21 Bates-stamped.

22 MR. STERN: I guess what happened is
23 when printing those pages that you produced
24 as the account notes were printed in
25 landscape mode and you put it on that way.

- David Friedlander -

Page 20

1 When they printed out from mine as one PDF,
2 because we produced electronically as one
3 PDF, the Bates stamp on those pages of the
4 account notes did not come out. I have no
5 problem if you want -- if you want to use
6 that. I don't know if you have extra copies
7 we can print from that.

8 MR. SCHEUERMAN: This is the one I
9 produced. I can't -- I haven't gone through
10 and compared it.

11 MR. STERN: That's fine.

12 THE WITNESS: I'm okay to use this.

13 MR. STERN: Let's -- off the record.

14 (Discussion off the record.)

15 BY MR. STERN:

16 Q. So you have now in front of you D-2.
17 If you turn, you see at the bottom right the first
18 page says ARS01?

19 A. Yes, I see.

20 Q. If you go to page 03.

21 A. Yes.

22 Q. And you see there's numbered paragraph
23 1?

24 A. Yes.

25 Q. And it says business name?

- David Friedlander -

Page 21

1 A. Yep.

2 Q. That's what was cut and pasted --
3 copied and pasted and put into what I marked as
4 D-1 --

5 A. Yes.

6 Q. -- under business name.

7 A. Yes, I see.

8 Q. While we are on ARS03, do you know what
9 ARS03 is?

10 A. It's a photocopy of something from the
11 State of New Jersey.

12 Q. Okay. To your knowledge, is the
13 business name which is shown on D-1, specifically
14 Healthcare Revenue Recovery Group, LLC, is that
15 the name of the entity which was collecting the
16 debt from the Levins?

17 A. Yes.

18 Q. To your knowledge, is that the legal
19 name of the entity?

20 MR. SCHEUERMAN: Objection to form.
21 Calls for legal conclusion. But you can
22 answer.

23 A. I believe it is.

24 Q. Do you have some understanding as to
25 what a limited liability company is?

- David Friedlander -

Page 22

1 A. Yes.

2 Q. Are you a member of Healthcare Revenue
3 Recovery Group, LLC?

4 A. No.

5 Q. Do you know who the members are, member
6 or members?

7 A. No.

8 Q. Do you hold a position with Healthcare
9 Revenue Recovery Group, LLC?

10 A. Yes.

11 Q. What's your position?

12 A. President.

13 Q. How long have you held that position?

14 A. For approximately six years.

15 Q. Have you held any other positions with
16 Healthcare Revenue Recovery Group?

17 A. Yes.

18 Q. What other positions have you held?

19 A. I was vice-president, and prior to that
20 I was assistant -- I think I was director prior to
21 that.

22 Q. Have each of the positions you
23 described, each of them were full-time positions?

24 A. Yes.

25 Q. So you didn't -- at the time that you

- David Friedlander -

Page 23

1 were president and vice-president and director, at
2 those times you were not -- you didn't have
3 full-time employment somewhere else; correct?

4 A. Yes.

5 Q. The earliest position you held was
6 director?

7 A. Manager. I was manager prior to
8 director.

9 Q. So manager was your first position
10 with --

11 A. Yes.

12 Q. -- Healthcare --

13 When did you become a manager?

14 A. I was hired as manager for a different
15 entity named IMBS that later became Healthcare
16 Revenue Recovery Group. And I was hired in 1996.

17 Q. How long were you a manager?

18 A. In the entirety of my career or when I
19 was with --

20 Q. The position of manager that you were
21 hired for in 1996, how long did you hold that
22 position?

23 A. I don't recall how many years it was.
24 It was -- I can't recall the dates that I was
25 promoted to director.

- David Friedlander -

Page 24

1 Q. Okay. At some point you became
2 director?

3 A. Yes.

4 Q. You held that position -- do you recall
5 for about how long you held that position?

6 A. That was approximately two years.

7 Q. Then you were promoted to
8 vice-president?

9 A. Yes.

10 Q. And do you remember when you became
11 vice-president?

12 A. No. No. The years are kind of running
13 together. I have been with the company a long
14 time.

15 Q. And do you recall about how long you
16 were vice-president?

17 A. About nine years.

18 Q. Then you went from being vice-president
19 to becoming president?

20 A. Yes.

21 Q. What's your understanding of --
22 withdrawn.

23 In talking about when you were hired as
24 manager, you said you were hired by IMBS and at
25 some point it became HRRG?

- David Friedlander -

Page 25

1 A. Yes.

2 Q. What's your understanding of what that
3 transition was? To give you a "for instance," to
4 be more clear about my question is, was it simply
5 a change of name? Was it a merger? Was it some
6 combination? What happened that it went from IMBS
7 to HRRG?

8 A. It was a name change that had more to
9 do with corporate structure than changing the
10 company name for identification purposes. There
11 were other parts of the billing and collection
12 operation that were part of IMBS that did not have
13 anything to do with the collection agency that we
14 had set out to establish. The name change was
15 associated with disassociating the collection
16 agency from the billing operations that were part
17 of IMBS.

18 Q. So did IMBS continue to exist handling
19 billing operations?

20 A. Yes, I believe so.

21 Q. And continuing under that name or a
22 different name?

23 A. Continuing under that name for a period
24 of time.

25 Q. So the collection services that were

- David Friedlander -

Page 26

1 part of IMBS then got segregated out and was put
2 under the umbrella of HRRG; is that a fair
3 statement?

4 A. You are calling it an umbrella, I
5 wouldn't call it that under the name of HRRG,
6 Healthcare Revenue Recovery Group, LLC.

7 Q. Do you know who the member or members
8 are of Healthcare Revenue Recovery Group, LLC?

9 A. I don't know. No, I don't know.

10 Q. Do you know if any members are natural
11 persons or whether they are, like, a corporation
12 or another LLC -- withdrawn.

13 Is Healthcare Revenue Recovery Group,
14 LLC a subsidiary of another entity?

15 MR. SCHEUERMAN: I object. How is this
16 in any way related to the true name issue?

17 MR. STERN: I need the witness to leave
18 the room. Sir, please step out.

19 MR. SCHEUERMAN: Sorry, David.

20 THE WITNESS: That's okay.

21 (Witness leaves the room.)

22 MR. STERN: So as I read the
23 interrogatory answers is that, and my
24 investigation of these entities is the issue
25 is whether -- let me get the language

- David Friedlander -

Page 27

1 exactly. Is ARS the name under which
2 Healthcare Revenue Recovery Group usually
3 transacts business. I need to have some
4 understanding of what the nature and scope of
5 that business is. There is reference in the
6 interrogatory answers to simply that it began
7 using this name from the start but it doesn't
8 say who began using that name. And my own
9 investigation suggests that there is a much
10 more elaborate corporate structure. This is
11 not -- an LLC appears there's an LLC which is
12 simply owned by one or a handful of
13 individuals. When I say "individuals" I mean
14 natural persons. And so, therefore, I have
15 to have an understanding of what that is
16 before I can be able to tell is this
17 something that's a name which usually
18 transacts business, I have to understand the
19 nature of the business.

20 MR. SCHEUERMAN: Judge Williams
21 specifically referenced the corporate
22 organizational number seven, and she said
23 that was too broad.

24 THE WITNESS: No, she didn't say that.

25 MR. SCHEUERMAN: She did. And she said

- David Friedlander -

Page 28

1 you can ask about -- corporate organization
2 is too broad. Having -- asking about a
3 subsidiary -- why don't you ask him what's
4 ARS? When did they start using ARS? You
5 don't have to get into subsidiaries. It's
6 far afield from the true name issue. Meaning
7 if you want to ask him what's ARS, how is it
8 different than HRRG, those are the
9 specifics --

10 MR. STERN: Which number are you
11 referring to?

12 MR. SCHEUERMAN: Number seven. She
13 said the corporate --

14 MR. STERN: She said the corporate
15 organizational management structure of HRRG
16 was fine.

17 MR. SCHEUERMAN: Was too broad.

18 MR. STERN: She didn't say that. When
19 it went to management and oversight
20 responsibilities that that was too broad.
21 Her point was to contrast, part of that was
22 fine and the part of it was not.

23 MR. SCHEUERMAN: She said the
24 management structure was fine and the rest
25 was too broad. So I'm going to object to

- David Friedlander -

Page 29

1 that. That's beyond the scope of the order.

2 I don't understand. I'm not going to
3 tell you what to do, but if you want to ask
4 what's ARS, how is it different than HRRG,
5 what's the distinction, is this a company,
6 that's all fair game. But you're asking
7 about subsidiaries which --

8 MR. STERN: I didn't ask about
9 subsidiaries. I'm trying to find out what
10 the business is.

11 MR. SCHEUERMAN: It's not relevant --

12 MR. STERN: It is relevant.

13 MR. SCHEUERMAN: -- to the true name
14 issue.

15 MR. STERN: How is it not relevant?

16 MR. SCHEUERMAN: Whether there's a
17 parent corporation or it's a subsidiary, how
18 is that relevant to the true name issue?

19 MR. STERN: It's for purpose of
20 defining what is the nature of its business
21 so that I can determine -- then I can proceed
22 to find out what name it usually transacts
23 business -- that business under.

24 MR. SCHEUERMAN: A subsidiary? HRRG
25 is --

- David Friedlander -

Page 30

1 MR. STERN: What subsidiary?

2 MR. SCHEUERMAN: You are asking about
3 is it a subsidiary. That's what you were
4 asking.

5 MR. STERN: That's all --

6 MR. SCHEUERMAN: It's beyond the scope.
7 She specifically referenced corporate
8 organization. So I suggest if you want to
9 call her let's make a list, let's add this to
10 the list. There may be other issues, let's
11 make one call rather than waiting. If you
12 want to agree on an issue that we can bring
13 to her that's fine, let's put it aside and
14 move on. We will do one call with the
15 objections.

16 MR. STERN: My view is we will just --
17 the information from -- that's on their
18 website that explains all that information,
19 we will present that in summary judgment and
20 you won't have the ability to respond to it
21 because you are not letting me inquire of
22 this witness.

23 MR. SCHEUERMAN: It's beyond the scope
24 of the judge's order, whether a parent
25 company owned HRRG. I don't see how --

- David Friedlander -

Page 31

1 MR. STERN: It's for purposes of
2 identifying what that company is and what
3 business they do.

4 MR. SCHEUERMAN: That's not relevant.
5 It's beyond the scope of the order.

6 MR. STERN: It helps to define what
7 business HRRG does.

8 MR. SCHEUERMAN: It's a debt collector.
9 We all know that. It's beyond the scope.
10 That's my stand, so let's move on. We can
11 call the judge -- if you want to call her
12 now, I say we wait, there may be other
13 issues.

14 MR. STERN: Can you mark the last
15 question that he objected to, read that back?

16 (Record read.)

17 MR. STERN: So if you can tell me --
18 there's been some discussion -- obviously
19 mark that last question.

20 (Witness returns.)

21 BY MR. STERN:

22 Q. Did Healthcare Revenue Recovery Group,
23 LLC exist prior to the separation of the
24 collection activity from IMBS?

25 A. Yes.

- David Friedlander -

Page 32

1 Q. And what kind of business did
2 Healthcare Revenue Recovery Group do prior to the
3 collection activity from IMBS coming into
4 Healthcare Revenue Recovery Group?

5 A. Start the question again, please.

6 Q. Let me ask you this, we started off in
7 D-1, which is in front of you, names. We got so
8 far the first item, the business name. We have
9 talked about that name. Is there any reason we
10 can't refer to that when we are stating that name,
11 just refer to it as HRRG? Is that --

12 A. No, there's no reason you couldn't
13 refer to it as HRRG.

14 Q. For purposes of this, if for some
15 reason either in context or in your answering if
16 HRRG means something to you other than Healthcare
17 Revenue Recovery Group, LLC, you'll let me know;
18 but otherwise, we are going to assume when we are
19 saying HRRG that means or that's a substitute for
20 Healthcare Revenue Recovery Group, LLC. Okay?

21 A. Okay.

22 Q. Let's get back to it. So I don't want
23 to misstate your testimony. As I understood your
24 testimony so far is that IMBS included debt
25 collection at one point in time. And that there

- David Friedlander -

Page 33

1 came a point in time where the collection
2 activities of IMBS was transferred to or became
3 part of what HRRG. Is that -- am I misstating it?

4 A. Yes. There were multiple functions
5 happening under IMBS, including both billing and
6 collections. There was a desire by the company to
7 separate those functions into their own individual
8 business units, one that handled billing and one
9 that handled collections. So HRRG was established
10 to house the collection activity that had once
11 been handled -- that had once been part of what
12 was handled by IMBS.

13 Q. Okay. And you also testified that
14 prior to the housing of the collection activity,
15 which had formerly been under IMBS, that HRRG was
16 engaged in some form of business. I think you
17 said --

18 A. Just establishment of the business for
19 getting a corporate entity established, an LLC
20 established. So it wasn't -- there was no
21 activity happening prior to the use of the name
22 for the collection operations.

23 Q. Do you know when HRRG was formed?

24 A. I believe it was 2004.

25 Q. And beginning in -- at some point -- it

- David Friedlander -

Page 34

1 was formed in 2004. At some point either in later
2 2004 or thereafter the collection activity of IMBS
3 was taken from IMBS and housed in HRRG; correct?

4 A. I would say transitioned is probably a
5 better way of putting it.

6 Q. I'm trying to use housed -- you used
7 housed before. I was trying to use the same word.
8 So transitioned; right?

9 A. Yes.

10 Q. Has the collection activity of any
11 other entity been transitioned into HRRG?

12 A. No.

13 Q. With respect to the Levins' debt, how
14 did it come about that that debt was placed with
15 HRRG?

16 A. After the Levins' account went through
17 an active billing process with HCFS billing
18 company, the Levins' account was part of a
19 selection process that took place based on the
20 account's age to be placed in collections in an
21 electronic data file with accounts that were
22 placed with Healthcare Revenue Recovery, HRRG.

23 Q. You mentioned HCFS.

24 A. Healthcare Financial Services.

25 Q. Is that a -- the Healthcare Financial

- David Friedlander -

Page 35

1 Services a generic term or that's a specific
2 entity?

3 A. It's a specific entity.

4 Q. Is that an entity that engages in
5 medical billing?

6 A. Yes.

7 Q. Is there any relationship or historical
8 relationship between IMBS and Healthcare Financial
9 Services?

10 A. Yes.

11 Q. What is that relationship?

12 A. I think at one time Healthcare
13 Financial Services was the managing member for
14 IMBS or HRRG, the LLC. I think they were either
15 one or the managing member. I'm not sure if the
16 LLC had multiple managing members when HRRG was
17 first formed.

18 Q. Does HRRG only collect
19 healthcare-related debts?

20 A. Yes.

21 Q. And does HRRG only receive placement of
22 debts from billing companies?

23 A. Yes.

24 Q. To your knowledge, is there any -- are
25 there any billing companies that have no

- David Friedlander -

Page 36

1 affiliation with HRRG who place debts with HRRG?

2 MR. SCHEUERMAN: I object. How is this
3 relevant to the issues again?

4 MR. STERN: I'm trying to define what
5 the business is and with whom they transact
6 business.

7 MR. SCHEUERMAN: It's beyond the scope.
8 Objection.

9 MR. STERN: With whom they transact
10 business is not beyond the scope.

11 MR. SCHEUERMAN: With whom, what? With
12 whom, who?

13 MR. STERN: With whom HRRG transacts
14 business.

15 MR. SCHEUERMAN: For what reason?

16 MR. STERN: I don't know, I'm trying to
17 find out.

18 MR. SCHEUERMAN: There's got to be a
19 reason. What's the proffer for that?

20 MR. STERN: The third circuit said,
21 quote, "The name under which it usually
22 transacts business."

23 MR. SCHEUERMAN: Okay.

24 Mr. STERN: I'm trying to find out what
25 business it transacts.

- David Friedlander -

Page 37

1 MR. SCHEUERMAN: Who HRRG usually
2 transacts business with, is that what you are
3 trying to get at?

4 MR. STERN: That's one of the things
5 I'm trying to find out, yes. And also
6 defining what its business is.

7 MR. SCHEUERMAN: What HRRG's business
8 is?

9 MR. STERN: Yes. Because it seems that
10 there's a deal.

11 MR. SCHEUERMAN: Ask him that.

12 MR. STERN: I'm asking the questions
13 the way I'm asking. That doesn't make the
14 questions not relevant or outside the scope
15 of discovery.

16 MR. SCHEUERMAN: The proffer of this
17 line is?

18 MR. STERN: I'm going to have you stop.
19 Mr. Friedlander, I'm going to ask you to
20 leave the room if we are going to discuss the
21 substance of the questions or the testimony.

22 (Witness leaves the room.)

23 MR. SCHEUERMAN: So I'm clear, the
24 proffer is you are trying to figure out with
25 whom HRRG does business to ascertain whether

- David Friedlander -

Page 38

1 they typically use ARS as an acronym; is that
2 what I'm --

3 MR. STERN: That's what we are going to
4 get to, yeah.

5 MR. SCHEUERMAN: Okay, that's fine.
6 Why don't you just ask him that, who they
7 usually transact business with?

8 MR. STERN: I have no problem doing
9 that. I assumed if I was going to ask that
10 question you were going to tell me that's
11 confidential, you know, who their customers
12 are. You want me to ask him, I'll ask him
13 that.

14 MR. SCHEUERMAN: What are you trying to
15 get at, whether they use it with their
16 clients -- whether they use ARS with their
17 clients?

18 MR. STERN: I want to find out if they
19 use ARS with everybody.

20 MR. SCHEUERMAN: Why don't you just ask
21 him that? To me it seems like you are trying
22 to get --

23 MR. STERN: I'm trying to get the lay
24 of the land first.

25 MR. SCHEUERMAN: It seems you are

- David Friedlander -

Page 39

1 trying to inquire as to things that are not
2 relevant to corporate structure.

3 MR. STERN: This is not corporate
4 structure. This is asking him --

5 MR. SCHEUERMAN: You have been on this
6 line of questioning for almost 45 minutes and
7 we haven't gotten into anything that's
8 germane to the issues.

9 MR. STERN: I disagree. We have gotten
10 a lot of good information so far.

11 (Whereupon there was a recess in the
12 proceedings from 10:59 to 11:07 a.m.)

13 BY MR. STERN:

14 Q. With whom does HRRG -- is there a term
15 that you use to describe as a group the entity or
16 entities who place accounts with HRRG?

17 A. Is there a term? I'm --

18 Q. In my experience with other debt
19 collectors, they refer to the entities that refer
20 the accounts as customers or clients.

21 A. Clients we would refer to.

22 Q. As clients?

23 A. Yeah, as clients.

24 Q. Who are HRRG's clients?

25 A. The clients are the billing customers

- David Friedlander -

Page 40

1 of Healthcare Financial Services, HCFS; and what
2 they call OSB, outsource billed clients in
3 addition to those that are owned.

4 Q. So I understand, the billing customers
5 of HCFS, are those healthcare providers?

6 A. Yes.

7 Q. So it is your understanding that
8 healthcare providers use the services of HCFS for
9 billing and then collections if need be?

10 A. Yes.

11 Q. HCFS, what you referred to as the OSB
12 clients, are those also billing entities for
13 healthcare providers?

14 A. They are physician groups providing
15 services to patients with billing services
16 provided by Healthcare Financial Services, HCFS,
17 but not necessarily owned by HCFS's parent.

18 MR. SCHEUERMAN: Do you have a new
19 sticker? This is the new D-2.

20 BY MR. STERN:

21 Q. Does HRRG market itself to potential
22 new clients?

23 A. No.

24 Q. I'm not trying to put words in your
25 mouth. I'm trying to put a description on this.

- David Friedlander -

Page 41

1 Is it fair to say that HRRG, sort of, does
2 collection work, and it's captive in a sense that
3 it does the work for -- within a corporate
4 structure of related companies?

5 A. Yes.

6 Q. And that there is some -- would it be
7 fair to say that the marketing of HRRG services is
8 really encompassed within the billing services for
9 which HCFS seeks to obtain their clients?

10 MR. SCHEUERMAN: Objection to form.

11 You are misstating what his testimony was.

12 MR. STERN: He can certainly correct me
13 if I'm wrong.

14 MR. SCHEUERMAN: You just misstated.
15 He said --

16 MR. STERN: He can correct me if it's
17 wrong. It's not for counsel to tell me if I
18 misstated the testimony.

19 BY MR. STERN:

20 Q. Certainly I'll tell you, Mr.
21 Friedlander, I'm not trying to put words in your
22 mouth. I'm trying to understand and repeat back
23 to at least have you confirm so I know I
24 understand what your testimony is. So if I'm
25 misstating it, please, that's not my intent to

- David Friedlander -

Page 42

1 either overstate or understate something you said.

2 MR. SCHEUERMAN: Objection to form.

3 Misstating the client's testimony.

4 MR. STERN: Mark that objection,

5 please.

6 BY MR. STERN:

7 Q. I'm trying to understand the business
8 model under which HRRG operates. And so maybe
9 drawing some inferences from your testimony I want
10 to clarify it so I can move on.

11 HRRG is one business entity among other
12 business entities which offer services to
13 healthcare providers for billing and collections;
14 is that a fair statement?

15 A. I'm not sure.

16 Q. Okay. Well, so I understand it, HRRG
17 does not market itself to get new accounts, but
18 instead gets assigned -- accounts get placed by an
19 entity that, from your testimony as I understand
20 it, is a related entity in some fashion, HCFS?

21 A. Yes.

22 Q. And that I know the term "affiliate"
23 can be a somewhat ambiguous term, but there is
24 some affiliation between HRRG and HCFS, whether
25 it's by way of, you know, common ownership or

- David Friedlander -

Page 43

1 subsidiary or parent or sister companies, but
2 there's a relationship. And they work together in
3 providing services to the healthcare providers?

4 A. Yes.

5 Q. In HRRG's attempts to collect debts it
6 sends letters to consumers; correct?

7 A. Yes.

8 Q. And in HRRG's attempts to collect debts
9 it places calls to consumers; correct?

10 A. Yes.

11 Q. Does HRRG use the services of outside
12 vendors for either mailing letters to consumers or
13 placing phone calls to consumers?

14 A. Yes.

15 Q. Does it use a mailing vendor for
16 letters?

17 A. Yes.

18 Q. Having handled cases like this and
19 having some understanding of what the relationship
20 is, I'm going to try and get through it quickly.
21 So if I'm misstating something that's -- I'm
22 drawing from my general knowledge to see if it
23 applies with HRRG. That's what these next
24 questions are going to relate to.

25 Is the mailing vendor provided with

- David Friedlander -

Page 44

1 templates of form letters that HRRG uses?

2 A. Yes.

3 Q. And is the mail vendor then provided
4 with data to merge into those templates as and
5 when HRRG decides to send letters to consumers?

6 A. Yes.

7 Q. That mail vendor is then responsible
8 for printing out the merged document, the form
9 letter, putting it in an envelope and mailing it
10 out; correct?

11 A. Yes.

12 Q. And does the mail vendor provide
13 reports back to HRRG which identifies, or the date
14 in which forms were used to send letters?

15 A. Yes.

16 Q. Are those reports in an electronic form
17 that then get inputted into the account notes?

18 A. I don't know that I would call them
19 reports.

20 Q. Okay.

21 A. But --

22 Q. HRRG receives electronic data from the
23 mail vendor; yes?

24 A. Yes.

25 Q. Which provides information about the

- David Friedlander -

Page 45

1 mailing of the letters that HRRG has requested the
2 mail vendor to mail?

3 A. Yes.

4 Q. That electronic data, or some of that
5 electronic data gets placed into the account notes
6 for the accounts on which letters were mailed;
7 correct?

8 A. Yes.

9 Q. Does the mail vendor -- withdrawn.
10 Is the return address used for those
11 letters an address which goes back to the mail
12 vendor or which goes back to HRRG?

13 A. Can you state a time frame, because the
14 process has changed over time?

15 Q. Okay.

16 A. So there was a time when it may have
17 been handled differently from the way it's handled
18 now.

19 Q. All right. Let's talk about the date
20 of -- I understand that there was a letter sent
21 dated November 30, 2015 to the Levins, so we are
22 talking about that. I don't know how broad a
23 period you need, whether year or season or what.

24 A. Are you reviewing -- did you get that
25 information from a document that you are --

- David Friedlander -

Page 46

1 Q. Yes. In fact --

2 A. -- referring to as one of the --

3 Q. -- in D-2.

4 MR. SCHEUERMAN: The letter -- it's not
5 D-2.

6 BY MR. STERN:

7 Q. It's page 4 in D-2, ARS4.

8 A. Yes, I see that.

9 Q. That letter is dated November 30, 2015?

10 A. Yes.

11 Q. So that's what I'm referring to.

12 A. Okay. Now, can you restate the
13 question?

14 Q. Sure. Actually withdraw, and maybe we
15 can get back to it.

16 Let's talk about this letter. Is there
17 anything in this letter that tells you -- that
18 informs you as to what -- identifies which
19 template was used for creating the letter?

20 A. Yes.

21 Q. Where is that?

22 A. In the lower right corner of the
23 letter.

24 Q. If you can refer to -- is there a
25 specific text you can refer to?

- David Friedlander -

Page 47

1 A. It's barely visible. It says A1, I
2 believe.

3 Q. Okay.

4 A. But it's hard to read because it's been
5 reduced in size from what's normal.

6 Q. All right. I do see -- and for
7 purposes of the record there's, sort of, like a
8 barcode beneath the address that's in the lower
9 right corner, and then below that and to the right
10 there it says A1.

11 A. Looks like it says A1, yes.

12 Q. Looks like that to me as well.

13 What does A1 tell you about the
14 template?

15 A. A1 would be one of the letter types
16 used by ARS.

17 Q. Okay. And the return address that
18 would appear from the outside of the envelope, is
19 that the address that appears in the upper left
20 corner of ARS04?

21 A. Can you read the address you are
22 referring to, please?

23 Q. Sure. It looks like it says PO Box
24 459079, Sunrise, Florida.

25 A. Yes, that's -- that is the return

- David Friedlander -

Page 48

1 address.

2 Q. Okay.

3 MR. SCHEUERMAN: Note my objection to
4 form. That wasn't the full return address.

5 MR. STERN: Okay.

6 BY MR. STERN:

7 Q. So that's the address that would have
8 appeared from the outside of the envelope;
9 correct?

10 A. Yes.

11 Q. And is that address an address for HRRG
12 or is it an address for the mail vendor?

13 A. That's an address that would be for
14 ARS.

15 Q. For ARS?

16 A. Yes.

17 Q. We have not talked about ARS yet, but
18 understood. I understand your answer. We will
19 dovetail back to that.

20 Looking at ARS04, are you able to tell
21 from whom the letter was sent? I said that
22 awkwardly. Who sent the letter?

23 A. The print mail service. They are
24 called Nordis, N-O-R-D-I-S.

25 Q. That's the vendor?

- David Friedlander -

Page 49

1 A. Yes.

2 Q. How long have they been the mail
3 vendor?

4 A. I believe since 1997.

5 Q. So it's not -- it's not like there's a
6 possibility there's another vendor involved?

7 A. No.

8 Q. So you said the letter is sent from
9 ARS; correct?

10 A. I don't recall saying that.

11 Q. Okay. The letter was physically sent
12 by Nordis; correct?

13 A. Yes.

14 Q. Nordis printed the letter, put it in an
15 envelope and mailed it; correct?

16 A. Yes.

17 Q. Nordis did that because it received, in
18 some form, instructions to merge data into the
19 template A1 and mail this letter?

20 A. Yes.

21 Q. Does Nordis have a contract governing
22 its relationship with regard to sending these
23 letters?

24 A. Yes.

25 Q. With whom does Nordis contract?

- David Friedlander -

Page 50

1 A. I'm not sure. I believe its contract
2 is between HRRG and Nordis.

3 Q. Is the contract between ARS and Nordis?

4 A. No.

5 Q. Refer -- I know it's somewhat small,
6 the first line in the body of the letter. It's
7 actually the first sentence. I'll read it. It
8 says, "The healthcare creditors," and it has the
9 letter S in parenthesis, "shown below hired ARS
10 Account Resolution Services," then an open paren,
11 ARS, close paren, "to collect the balance due."

12 Do you see that?

13 A. Yes.

14 Q. Who is ARS Account Resolution Services?

15 A. ARS is a business unit, a division of
16 HRRG.

17 Q. I want to be specific here because the
18 letters ARS in parenthesis right after ARS Account
19 Resolution Services --

20 A. Yes.

21 Q. -- signals that the letters "ARS" are
22 going to be used in this letter to refer to ARS
23 Account Resolution Services; correct?

24 MR. SCHEUERMAN: You are talking about
25 the first sentence in ARS4, to clarify?

- David Friedlander -

Page 51

1 MR. STERN: Who are you clarifying it
2 for?

3 MR. SCHEUERMAN: To me.

4 MR. STERN: If he doesn't understand
5 the question he can ask me. It's improper
6 for you to be signaling to the witness
7 there's something he should be cautious about
8 my question.

9 MR. SCHEUERMAN: It wasn't any type of
10 signal.

11 A. The use of ARS in parenthesis in that
12 first line of the first sentence in this letter is
13 just to clarify in the remainder of the text of
14 the letter that we may use just the initials ARS
15 to mean ARS Account Resolution Services.

16 Q. Right.

17 A. In much the same way as when you say,
18 you are referring to HRRG rather than saying
19 Healthcare Revenue Recovery Group, you would just
20 use HRRG.

21 Q. I understand. I think there's a subtle
22 difference that we don't need to get into right
23 now between -- even though it's subtle it may be
24 very significant between the two examples. But
25 yes, I agree that it's a signal that these three

- David Friedlander -

Page 52

1 letters are going to refer to the longer version,
2 right; for whatever reason, convenience, save
3 space, right, it doesn't matter?

4 A. Yeah, it's like a short form.

5 Q. Exactly. It's a short form. Agreed.
6 And I agree to that extent that your example of
7 HRRG is correct that it's a short form of doing
8 it. I understand that's why it's there.

9 It's probably a good time to go back to
10 D-1 now. Because the second item on D-1 is
11 alternate name; do you see that?

12 A. Yes.

13 Q. And do you see that I had put there ARS
14 Account Resolution Services; do you see that?

15 A. Yes.

16 Q. And if you want in D-2 you can go back
17 to page 3, you'll see at paragraph 3 on page 3 it
18 refers to alternate name and says ARS Account
19 Resolution Services; do you see that?

20 A. Yes.

21 Q. And I have copied and pasted that page
22 3 paragraph 3 onto D-1; do you see that?

23 A. Yes.

24 Q. Do you have an understanding of what's
25 meant by an alternate name in the context of

- David Friedlander -

Page 53

1 ARS03, the document -- that document?

2 A. I'm not sure I do.

3 Q. If I were to say to you that ARS03 is a
4 document that is filed with the State of New
5 Jersey that is a public record that identifies
6 that the name ARS Account Resolution Services is a
7 name that will be used to identify Healthcare
8 Revenue Recovery Group, LLC, does that refresh
9 your recollection at all in terms of what --

10 MR. SCHEUERMAN: Object to form.
11 Counsel is testifying as to the document, not
12 pointing to any facts in the record to
13 support what he just said.

14 MR. STERN: Object to the form, that's
15 fine.

16 A. The question again that you are asking
17 is?

18 Q. I'm trying to see if I can refresh your
19 recollection with information about -- let me say
20 this, my understanding from materials that your
21 counsel has submitted to in this case --

22 MR. SCHEUERMAN: What materials?

23 MR. STERN: Excuse me?

24 MR. SCHEUERMAN: Objection to form.

25 He's misstating evidence.

- David Friedlander -

Page 54

1 BY MR. STERN:

2 Q. That the document which is ARS03, which
3 is contained in D-2, is a certificate filed with
4 the State of New Jersey which identifies an
5 alternate name for Healthcare Revenue Recovery
6 Group, LLC, and that alternate name is ARS Account
7 Resolution Services.

8 Having said that, is that -- does that
9 refresh your recollection as to the document
10 ARS03?

11 A. Can you go back to -- can we reread
12 what the initial question was?

13 MR. SCHEUERMAN: He rephrased it after
14 the initial question.

15 BY MR. STERN:

16 Q. Let me tell you where I'm at.

17 A. I thought we were talking --

18 MR. SCHEUERMAN: I objected and he
19 rephrased.

20 BY MR. STERN:

21 Q. I want to clarify the question.

22 A. I thought we were talking about do I
23 understand what an alternate name is.

24 Q. Maybe -- I apologize if I got off on a
25 tangent instead of dealing with that. Let's talk

- David Friedlander -

Page 55

1 about that.

2 Can you answer that? Do you have an
3 understanding of what an alternate name is in the
4 context of a document being filed to register an
5 alternate name?

6 A. And I think I answered I'm not sure.
7 I'm still not sure.

8 Q. Okay. Then in terms of -- let's get to
9 D-1. Let's get to the third thing that I have
10 listed on there, the third and final thing. I say
11 abbreviation of alternate name and I have there
12 ARS. And I can point you to -- I haven't
13 identified the document yet, but I can point you
14 to responses to interrogatories. I guess it would
15 probably make sense to do that.

16 (Exhibit D-3, Responses to
17 interrogatories, marked for identification,
18 as of this date.)

19 BY MR. STERN:

20 Q. Take a moment and page through, and I'm
21 going to draw your attention to the last page of
22 D-3.

23 MR. SCHEUERMAN: Take your time and
24 read the document. Let us know when you are
25 ready.

- David Friedlander -

Page 56

1 A. Yes. Okay.

2 Q. All right. The last page, go to the
3 last page.

4 A. Yes.

5 Q. Is that your signature that appears on
6 the last page?

7 A. Yes.

8 Q. When was the first time that you saw
9 the document marked D-3?

10 A. I don't recall the first time I saw it.

11 Q. Did you understand that D-3 was a
12 document that was prepared by your counsel?

13 MR. SCHEUERMAN: Objection. Form.

14 A. Yes.

15 Q. Did you review the document which is
16 D-3 in preparation for the deposition today?

17 A. I believe I reviewed parts of it.

18 Q. Before you signed D-3, did you review
19 the entire document?

20 A. Yes.

21 Q. Did you understand everything that was
22 in D-3 or were you -- to the extent you didn't
23 understand it, did you get -- were you satisfied
24 with -- withdrawn.

25 Did you understand everything that you

- David Friedlander -

Page 57

1 read in D-3 before you signed it?

2 A. Yes.

3 Q. Let's move back a little bit. What's
4 your highest level of education?

5 A. Bachelor's in business administration.

6 Q. From where?

7 A. From Boston University, School of
8 Management.

9 Q. Prior to your being hired by IMBS, had
10 you worked in the debt collection field?

11 A. Yes.

12 Q. When you were hired by IMBS, were you
13 working in debt collection or on the billing side?

14 A. Debt collection.

15 Q. What was your experience with debt
16 collection prior to being hired by IMBS?

17 A. I had worked at a company called Exeter
18 Management on debt collection for multiple clients
19 of theirs.

20 Q. Were those medical debts or other types
21 of debts?

22 A. Both.

23 Q. Was the debt collection consumer debt
24 collection when you worked at Exeter or was it
25 mixed, or was it not?

- David Friedlander -

Page 58

1 A. For the most part it was not consumer
2 debt. It was -- yeah, it was different types of
3 debt but commercial debt.

4 Q. Commercial debt?

5 A. Primarily.

6 Q. Did you have experience in debt
7 collecting prior to working for Exeter?

8 A. No.

9 Q. Can you tell me from when you
10 graduated -- did you attend Boston University
11 full-time?

12 A. Yes.

13 Q. From the time you graduated till the
14 time you started at Exeter, did you have other
15 full-time employment?

16 A. No.

17 Q. So it was basically once you graduated
18 your --

19 A. I actually worked part-time at Exeter
20 while I was attending school as a full-time
21 student.

22 Q. I was asking, given the Exeter name,
23 was it in the Massachusetts area?

24 A. Yes. Why, have you heard of it?

25 Q. No. Exeter is a city in Massachusetts.

- David Friedlander -

Page 59

1 Phillips Academy has an Exeter campus. The prep
2 school was there, so I assumed that was a New
3 Englander, certainly Massachusetts-based company.

4 When you worked at Exeter, did you
5 reside in Massachusetts or New England?

6 A. Yes.

7 Q. And was IMBS located in Florida?

8 A. Yes.

9 Q. When you took the job did you move to
10 Florida?

11 A. I moved to Florida before I took the
12 job?

13 Q. Have you taken any courses at an
14 educational institution subsequent to graduating
15 from Boston University?

16 A. No.

17 Q. Have you taken any seminars offered by
18 the debt collection industry?

19 A. Yes.

20 Q. And you have done that with some
21 regularity over the course of your career?

22 A. Yes.

23 Q. What I -- when I said "some
24 regularity," do you attend a seminar or conference
25 at least once a year?

- David Friedlander -

Page 60

1 A. Yes.

2 Q. Does HRRG have a general counsel or
3 in-house counsel?

4 A. No.

5 Q. Is there a general counsel within any
6 of the related entities that provides in-house
7 legal services for HRRG?

8 A. Yes.

9 Q. Who manages litigations brought under
10 the Fair Debt Collection Act against HRRG?

11 MR. SCHEUERMAN: Objection to form.

12 I'm sorry, how is that related? Who manages
13 what?

14 MR. STERN: I'm trying to find out to
15 make sure I know -- we have -- if there's
16 some other representative we need to talk to.
17 I want to find out basically who manages
18 litigation control.

19 MR. SCHEUERMAN: At HRRG?

20 MR. STERN: Either at HRRG or for HRRG
21 within the group of entities.

22 MR. SCHEUERMAN: What do you mean by
23 "manages"?

24 MR. STERN: Typically there's -- a
25 corporate counsel will have oversight or will

- David Friedlander -

Page 61

1 be basically the direct liaison with outside
2 counsel in litigation.

3 MR. SCHEUERMAN: What's -- the proffer
4 for this is what?

5 MR. STERN: If you want a proffer I can
6 do it without the witness being present.

7 MR. SCHEUERMAN: Can you leave?

8 (Witness leaves the room.)

9 MR. SCHEUERMAN: What's the proffer?

10 MR. STERN: He's being produced as?

11 MR. SCHEUERMAN: A 30(b)(6) witness and
12 individual. What's the proffer?

13 MR. STERN: Right. I'm just confirming
14 I was quite frankly expecting him to say he's
15 the one in charge, or you know there's
16 in-house counsel for, you know, HCFS who
17 manages that. That's all I wanted to know.

18 MR. SCHEUERMAN: Who manages what?

19 MR. STERN: Who manages litigation.

20 MR. SCHEUERMAN: Managing this
21 litigation or what litigation in particular?

22 MR. STERN: Just the corporate
23 responsibilities, how the responsibilities
24 are divvied out so I have an understanding.

25 MR. SCHEUERMAN: I think someone -- if

- David Friedlander -

Page 62

1 you want to ask him if there's someone
2 managing this litigation for HRRG that's
3 fine, but I'm going to object to someone in
4 general who is managing some other
5 litigation. That's not relevant to this
6 case.

7 MR. STERN: I don't know if it's not
8 relevant to this case.

9 MR. SCHEUERMAN: You can ask him.

10 MR. STERN: I don't know how many other
11 times they have been -- the same claim that's
12 raised here has been raised by others.

13 MR. SCHEUERMAN: Why don't you ask him
14 that?

15 MR. STERN: You say why don't I ask
16 him, you don't get to control how I ask the
17 questions. I don't have to get to the
18 end-of-the-line question and make me have to
19 ask that first before I can lay the
20 foundation for that.

21 MR. SCHEUERMAN: I'm going to object.
22 If you are asking him who is managing
23 litigation in general not involved with this
24 case I object. If you are asking if someone
25 is managing this litigation --

- David Friedlander -

Page 63

1 MR. STERN: Okay.

2 MR. SCHEUERMAN: -- then that's a fair
3 question.

4 MR. STERN: When I said okay, I
5 understand your position. I'm not assenting
6 to it.

7 MR. SCHEUERMAN: I understand.

8 BY MR. STERN:

9 Q. We have been referring to HRRG and HCFS
10 as being related entities. Is there a name that
11 you would use that would describe the -- well,
12 before I do that.

13 Are there other entities that are
14 related to HRRG and HCFS in the provision of
15 billing and collection services to healthcare
16 providers?

17 MR. SCHEUERMAN: I'm going to object.
18 I mean, it's the same -- basically the same
19 question you asked before, is there a
20 subsidiary. I don't see how any of that is
21 relevant in connection with the discovery
22 order.

23 A. So answering --

24 MR. SCHEUERMAN: I object based on that
25 order, the limitation of discovery. If you

- David Friedlander -

Page 64

1 want to mark that we can talk to the judge.

2 MR. STERN: Mark that.

3 BY MR. STERN:

4 Q. What is TeamHealth?

5 MR. SCHEUERMAN: Again, objection to
6 form. Same objection. Not a form objection.
7 It's objection based on this order.

8 Is there a proffer for how it's related
9 to how the business typically transacts
10 business or is ARS a commonly used acronym?

11 MR. STERN: Mr. Friedlander, can you
12 please step out.

13 (Witness leaves the room.)

14 MR. SCHEUERMAN: That question is
15 relating to organization, which the judge
16 specifically said was too broad.

17 MR. STERN: It's not true, that's not
18 what she said. I'm not going to argue with
19 you over what she said. She did not say
20 that.

21 But I have information that suggests
22 that HRRG has held itself out to being a
23 division of an entity called TeamHealth. As
24 a division of, I don't understand what that
25 means when he says it's a separate entity.

- David Friedlander -

Page 65

1 I'm trying to find out so I understand what
2 its business is.

3 MR. SCHEUERMAN: That hasn't been
4 produced in discovery. What are you
5 referring to?

6 MR. STERN: I'm referring to some of my
7 own investigation.

8 MR. SCHEUERMAN: Okay. It's not
9 related.

10 MR. STERN: It doesn't matter it's not
11 produced in discovery.

12 MR. SCHEUERMAN: That's goes to the
13 organization of the company, and I think it's
14 beyond the scope of the discovery order. If
15 you want to mark that one we can raise that
16 with the judge as well.

17 Can I bring him back in?

18 MR. STERN: Sure.

19 (Witness returns.)

20 BY MR. STERN:

21 Q. Is one of HRRG vendors, I don't know if
22 it's pronounced Genesis or Gensis?

23 A. Genesis. Yes.

24 Q. What services does Genesis provide?

25 A. Genesis, they actually took over a

- David Friedlander -

Page 66

1 vendor we used for their speech analytic system
2 called Utopi (ph). Genesis purchased Utopi. We
3 use speech analytic software they used to call
4 Speech Minor. Genesis re-branded it, but that's
5 what we use.

6 Q. And how is speech analytics used in the
7 debt collection activities of --

8 A. We use it to analyze our recorded
9 conversations with consumers. And it categorizes
10 the conversations into topics.

11 Q. Is there a contract with Genesis for
12 its services?

13 A. Yes.

14 Q. And who are the parties to that
15 contract?

16 A. Genesis and HRRG.

17 Q. And in that contract does it refer to
18 HRRG as ARS?

19 A. The contract covers ARS in addition to
20 HRRG.

21 Q. So let's go back to D-1 for a moment,
22 which was the page with the different names on it.
23 I want to be clear so there's no misunderstanding.
24 We have on that page the alternate name, which
25 comes from that certificate, 03 that's on there,

- David Friedlander -

Page 67

1 which is ARS Account Resolution Services?

2 A. Yes.

3 Q. When we refer to -- when you are
4 referring to ARS, that's just a shortened version
5 of the alternate name; correct?

6 A. Yes.

7 Q. And that alternate name is a name which
8 HRRG uses to identify itself; correct?

9 MR. SCHEUERMAN: I'm sorry, objection
10 to form. Ambiguous. You can answer.

11 A. No, I don't think that's correct.

12 Q. Does HRRG use the alternate name?

13 MR. SCHEUERMAN: I'm going to object.
14 There's alternate names listed twice. One
15 for -- if you want him to step out, I think
16 the questions are improper.

17 MR. STERN: Have him step out.

18 (Witness leaves the room.)

19 MR. SCHEUERMAN: First of all, D-1 is
20 not in evidence, as I said before; it's your
21 document. But the second item it says
22 alternate name and it says ARS Account
23 Resolution Services. The one at the bottom
24 also says alternate name ARS. So when you
25 say "alternate name," I don't think he --

- David Friedlander -

Page 68

1 MR. STERN: It doesn't say alternate
2 name.

3 MR. SCHEUERMAN: It does. It says it
4 under Account Resolution Services in number
5 three. And that's referring to the business
6 formation document, which says alternate name
7 Account Resolution Services. And then at the
8 bottom of your self-serving document it says
9 abbreviation ARS and it says alternative
10 name. It says abbreviation of alternative
11 name.

12 But your question was confusing because
13 I don't think he knew which alternate name
14 you're talking about. I didn't know what you
15 are talking about.

16 MR. STERN: You're saying there's more
17 than one alternate name on D-1?

18 MR. SCHEUERMAN: No. You are using
19 alternate name interchangeably. And it's
20 referring to ARS and ARS Account Resolution
21 Services.

22 MR. STERN: No, it doesn't.

23 MR. SCHEUERMAN: It's a form objection.
24 And he can answer. I'm not telling him not
25 to answer. But based on how you were saying

- David Friedlander -

Page 69

1 the question it was confusing.

2 MR. STERN: All D-1 does is take the
3 information that you have given me and put it
4 into -- on one piece of paper. Let me
5 finish -- on one piece of paper. The
6 business name is what the business name is
7 provided for in ARS03, which you provided to
8 me. The alternate name is ARS Account
9 Resolution Services, which is the alternate
10 name that appears on ARS03 which you provided
11 to me.

12 MR. SCHEUERMAN: You said he didn't
13 know what alternative -- alternate name
14 meant.

15 MR. STERN: No, not alternative,
16 alternate name. He did not know -- that's
17 true. But he doesn't know what the
18 significance of alternate name is, but he
19 acknowledges that that's what the document
20 that you provided to me says.

21 And then what is there as ARS is
22 abbreviation of alternate name, because in
23 his sworn answer to interrogatories, which
24 you provided to me, it says, quote, ARS,
25 unquote, has always been used by the

- David Friedlander -

Page 70

1 defendant as an abbreviation of ARS Account
2 Resolution Services. ARS Account Resolution
3 Services is the alternate name as shown on
4 ARS03. So all that says is abbreviation of
5 alternate name ARS. So there's no two
6 alternate names on here. There is an
7 alternate name and the abbreviation of
8 alternate name. He already said ARS is a
9 shortened form of or short name or a
10 shortening of ARS Account Resolution
11 Services.

12 MR. SCHEUERMAN: The question was
13 confusing because it was unclear what you
14 were referring to when you said the alternate
15 name. Moreover --

16 MR. STERN: If the question is
17 confusing it's not for you to identify it as
18 confusing.

19 MR. SCHEUERMAN: It's an objection.
20 And I said ambiguous. I have to make that
21 objection or it's waived.

22 MR. STERN: You can make an objection
23 as to form.

24 MR. SCHEUERMAN: I didn't tell him not
25 to answer. I made a form objection.

- David Friedlander -

Page 71

1 MR. STERN: I didn't say that. When
2 you say it's ambiguous or confusing to you,
3 it signals to the witness that the witness
4 should be careful that -- the witness may not
5 think it's ambiguous. The witness may think
6 it's crystal clear. But now the witness's
7 counsel told him, Look out, that question is
8 ambiguous.

9 MR. SCHEUERMAN: Under the rules I have
10 to say the basis for the form objection to
11 give you an opportunity to amend it.

12 MR. STERN: Not unless I ask you for
13 it. You also cannot, as I read in the
14 guidelines from Hall versus Clifton, you
15 cannot give objections which signal to the
16 witness anything about responding to the
17 question.

18 MR. SCHEUERMAN: It didn't. All I said
19 was the basis for the form of the objection.

20 MR. STERN: I disagree.

21 MR. SCHEUERMAN: Can we bring him back
22 in?

23 MR. STERN: What's your --

24 MR. SCHEUERMAN: You can ask him
25 anything you want.

- David Friedlander -

Page 72

1 MR. STERN: I don't understand what
2 your problem is.

3 MR. SCHEUERMAN: Your question that you
4 asked him, it was unclear what you meant by
5 alternate name. So maybe you can walk him
6 through that.

7 MR. STERN: If he doesn't understand
8 the question, and I have no problem giving
9 the instruction again. The witness seems to
10 have no problem if I'm not accurately stating
11 something of telling me that or saying it's
12 not clear or he doesn't understand. If he
13 doesn't understand it's not for you to raise
14 an objection to signal to him to say he
15 doesn't understand.

16 MR. SCHEUERMAN: I have to raise an
17 objection if it's a bad question.

18 MR. STERN: You can object to form. If
19 I want to rephrase it I may ask you to
20 explain why -- what the problem with the form
21 is. But you have preserved your objection by
22 saying objection to the form.

23 MR. SCHEUERMAN: I will make the
24 objections as I see fit and interpret the
25 rules.

- David Friedlander -

Page 73

1 MR. STERN: You can make any objections
2 you want. But if they are outside the bounds
3 of the guidelines then it's not proper.

4 Let's take a five-minute break.

5 (Whereupon there was a recess in the
6 proceedings from 12:07 to 12:09 p.m.)

7 BY MR. STERN:

8 Q. Is there someone at HRRG who is in
9 charge of the management of this lawsuit?

10 A. Yes. Me.

11 Q. Is there anyone that you have to report
12 to with respect to the management of this case?

13 A. No.

14 Q. What I understood in your response to
15 my question about whether ARS is named in the
16 contract between HRRG and Genesis, I was left with
17 the impression that ARS is not all of HRRG. Is
18 ARS -- is referring to ARS refer to HRRG as the
19 entire company?

20 A. No.

21 Q. What does ARS do that the rest of HRRG
22 does not do?

23 A. ARS performs collection services
24 related to more severely delinquent accounts,
25 older accounts than the accounts HRRG collects

- David Friedlander -

Page 74

1 for.

2 Q. Are the employees of HRRG -- excuse me,
3 withdrawn.

4 Are the employees of ARS separate and
5 distinct from employees of HRRG?

6 A. Yes.

7 Q. Does ARS occupy space that is separate
8 and apart from space occupied by HRRG? And by
9 "space," I mean like office space where it
10 conducts its business.

11 A. Yes. It's contiguous space. It's in
12 the same building and area within the building,
13 but it is not -- it's a separate space.

14 Q. And it has its own structure of
15 hierarchy of management?

16 A. Yes.

17 Q. You are president of HRRG; correct?

18 A. Yes.

19 Q. And so that includes HRRG of which part
20 of that is ARS?

21 A. Yes.

22 Q. I would assume that there are multiple
23 ways to measure the size of a debt collection
24 business; by that, just for instance, number of
25 accounts, total of balances that are due on

- David Friedlander -

Page 75

1 accounts, total amount that's actually collected
2 at any given period. Would you agree those are
3 different ways that one could measure the size of
4 a debt collection business?

5 A. Yes.

6 Q. Okay. Is there a way to measure the
7 size of the business that ARS does compared to the
8 remainder of what HRRG does?

9 A. Yes.

10 Q. How would you do that?

11 A. There's a separation of accounts that
12 are placed in collections with HRRG as opposed to
13 the accounts placed with ARS. So the results of
14 the two business units could be measured
15 separately based on the placement of those
16 accounts.

17 Q. Are they, in fact, measured separately?

18 A. Yes.

19 Q. Do you know -- can you relate either by
20 way of percentages or fractions of how much
21 overall HRRG's business is ARS's business?

22 A. Yes, I could estimate. It would be a
23 very rough estimate.

24 Q. If you -- with that understanding, what
25 would that estimate be?

- David Friedlander -

Page 76

1 A. I would estimate ARS to be about a
2 third the size of HRRG.

3 Q. And if you wanted to know more
4 specifically or a more accurate number, what would
5 you look at? Are there documents, records, or
6 reports that you could look at to get a more
7 accurate number?

8 A. Yes.

9 Q. What are those documents that you would
10 look at?

11 A. They would -- there are multiple
12 documents that would house that information, but
13 the financials.

14 Q. How often are the financials prepared?

15 A. They are updated monthly. There are
16 separate reports that are run each month end.

17 Q. So you could take -- for any given
18 month you could take the reports for that month
19 and have a fairly accurate number of what
20 percentage of HRRG's business is ARS?

21 A. Yes.

22 Q. And when you are roughly estimating a
23 third, month to month would -- you know, to what
24 extent do you think that would vary off of that
25 rough estimate, or would it stay pretty much in

- David Friedlander -

Page 77

1 that range?

2 A. It would stay pretty much in that
3 range.

4 Q. So it doesn't fluctuate that much? It
5 doesn't fluctuate greatly?

6 A. No.

7 Q. Obviously "greatly" is a loose term,
8 but okay.

9 Are all of the accounts that ARS
10 attempts to collect accounts that are transferred
11 from the other side of HRRG's business?

12 A. I'm not sure. Could you explain what
13 you mean by "the other side of HRRG's business"?

14 Q. Sure. From what I understood from your
15 testimony is that ARS addresses the more severely
16 delinquent accounts; is that a fair statement?

17 A. Yes.

18 Q. Do accounts get placed directly with
19 ARS or do they get placed with HRRG, and then once
20 the account is evaluated for the severity of their
21 delinquency then the more severe ones are placed
22 with ARS?

23 A. The accounts are first placed with
24 HRRG.

25 Q. Because they are not delinquent yet?

- David Friedlander -

Page 78

1 A. Then at some point after placement with
2 HRRG the accounts are evaluated and returned to
3 the HCFS billing system.

4 Q. Okay.

5 A. And a portion of those accounts are
6 then transferred in electronic file to be worked
7 by ARS.

8 Q. Okay. And when you say they are
9 evaluated, is that done by way of formulas or
10 algorithms, or is it done by an individual, you
11 know, looking at case-by-case basis or both?

12 A. It's done based on parameters that have
13 been set up.

14 Q. Okay.

15 A. Those parameters may change from time
16 to time.

17 Q. Understood. And that's a judgment
18 called made by?

19 A. By a person.

20 Q. By a person. Then it's programed into
21 your system to make those determinations?

22 A. Yes.

23 Q. And that's all done in-house? That's
24 not done by outside third-party vendors; correct?

25 A. Correct.

- David Friedlander -

Page 79

1 Q. With respect to -- I wanted to finish
2 up with Genesis and the speech analytics that you
3 referred to it.

4 A. Yes.

5 Q. Is that done -- is that just purely a
6 quality control and training kind of function that
7 that serves?

8 A. Yes.

9 Q. Because I'm imaging what's happening,
10 it's analyzing, you know, its speech. It's
11 recognizing the speech in those phone calls. And
12 then based upon, again, whatever parameters you
13 set up in terms of what was discussed, maybe words
14 that are used, a whole bunch of analytics, voice
15 volume and how rapidly someone is speaking and
16 that kind of information goes into and is figured
17 out this is something that needs to be reviewed or
18 maybe corrected or we can improve in this way or
19 we need to talk to this agent, you know, and
20 compliment them because of the job they did, that
21 kind of stuff; that's what it's used for?

22 A. Yes.

23 Q. You are aware that this case involves
24 voicemail messages that were left for the Levins
25 by HRRG?

- David Friedlander -

Page 80

1 A. Yes.

2 Q. The voicemail messages left were either
3 prerecorded or computer-generated; correct?

4 A. I believe so.

5 Q. And just to be clear, to contrast that
6 from an actual agent being on the phone, and the
7 phone rings, voicemail comes on, and an agent left
8 a message; correct?

9 A. Can you start the question again?

10 Q. I was saying -- I was contrasting, you
11 know, a prerecorded message from a live agent is
12 actually leaving, you know, is on the line and
13 leaves the message, speaks the message live so
14 it's being recorded on the voicemail system is a
15 human being speaking to create that recording?

16 A. Yes. I was thinking about when you
17 said -- I think you said computer-generated. And
18 we don't use any computer-generated messages.

19 Q. Okay. But it's a prerecorded?

20 A. It would be a prerecorded message as
21 opposed to a live human leaving a message.

22 Q. You have a vendor who provides the
23 messages itself, in other words, does the
24 recording?

25 A. We use a vendor to record the messages

- David Friedlander -

Page 81

1 we leave, yes.

2 Q. And do you use a vendor to draft the
3 script of what's being said?

4 A. No.

5 Q. So that's -- the script is prepared
6 in-house?

7 A. Yes.

8 Q. And the script that was used in the
9 messages left for the Levins, has that script been
10 changed since the filing of this lawsuit?

11 A. I don't believe it has.

12 Q. Who approved the use of the script that
13 was used for the Levins' messages?

14 A. I would say more than one person
15 reviewed it. Ultimately I approved it.

16 Q. When did HRRG first start using the
17 message that was left for the Levins?

18 A. I don't recall the date that the
19 message was being -- was first used.

20 Q. Were the calls placed by an outside
21 vendor?

22 A. Not that I'm aware of.

23 Q. Does HRRG or -- I don't know if it's
24 separate from ARS or not. Does HRRG have its own
25 dialers?

- David Friedlander -

Page 82

1 A. Yes.

2 Q. So is it correct that the calls placed
3 to the Levins did not arise each time a call was
4 placed by a human being saying let's place a call
5 to the Levins now, but instead the Levins -- the
6 phone number was part of a batch of accounts on
7 which calls were going to be placed and were
8 queued into the dialer system?

9 MR. SCHEUERMAN: Objection. How is
10 this relevant to the two issues of the real
11 name issue?

12 MR. STERN: It has to do with the use
13 of the ARS name.

14 MR. SCHEUERMAN: What's the proffer?

15 A. Well --

16 MR. SCHEUERMAN: Stop. I'm going to
17 object. I object. Don't answer the
18 question. If you can go outside, I want to
19 see what the proffer is for this line.

20 MR. STERN: You can stay right here.
21 The proffer is the voice messages say ARS.

22 MR. SCHEUERMAN: Okay.

23 MR. STERN: So the voice messages
24 reflect evidence of the use of ARS. All
25 right? Which is the issue -- the issue as

- David Friedlander -

Page 83

1 defined by the court is the use of, quote
2 unquote, ARS.

3 MR. SCHEUERMAN: So what's -- what are
4 you trying to get at, that they say ARS in
5 the message? What's the proffer?

6 MR. STERN: I'm trying to find out how
7 they use ARS.

8 MR. SCHEUERMAN: What they say in the
9 message?

10 MR. STERN: No.

11 MR. SCHEUERMAN: What's the issue?

12 MR. STERN: I know they say in the
13 message, they use ARS. I'm trying to find
14 out how they use it.

15 MR. SCHEUERMAN: What you don't mean
16 "how they use it"?

17 MR. STERN: Exactly what I'm getting
18 at. Exactly what we are talking about. Is
19 it a dialer or --

20 MR. SCHEUERMAN: How is using a
21 dialer --

22 MR. STERN: -- or individual.

23 MR. SCHEUERMAN: How does using a
24 dialer, how is that relevant to this?

25 MR. STERN: It goes to the general

- David Friedlander -

Page 84

1 usage of the name.

2 MR. SCHEUERMAN: If they are using a
3 dialer or not, if the message is the same it
4 doesn't matter. So using a dialer or someone
5 physically picking up and calling --

6 MR. STERN: So if you want to stipulate
7 that we can exclude that any fact as to
8 whether HRRG uses the name ARS in messages to
9 any other consumer, then we can take that out
10 of the case.

11 MR. SCHEUERMAN: I'm not stipulating
12 anything.

13 MR. STERN: I'm trying to find out
14 about the facts about that.

15 MR. SCHEUERMAN: There's no class --
16 what are you trying to figure out, whether
17 they use the same message with other
18 consumers? You're talking about use of a
19 dialer.

20 MR. STERN: I don't know what I'm
21 talking about because he hasn't answered the
22 question.

23 MR. SCHEUERMAN: I object. You can
24 mark that down.

25 MR. STERN: You are not going to let me

- David Friedlander -

Page 85

1 ask him how they use this voice message? You
2 are not going to let me ask him how they do
3 that?

4 MR. SCHEUERMAN: That's not your
5 question.

6 MR. STERN: The question is related to
7 the usage.

8 MR. SCHEUERMAN: What's the question
9 you want to use?

10 MR. STERN: You can't ask -- make me
11 ask the question you want me to ask.

12 MR. SCHEUERMAN: I'm not.

13 MR. STERN: I can ask the question to
14 get to the facts the same way.

15 MR. SCHEUERMAN: I object. It's beyond
16 the scope based on what I heard.

17 MR. STERN: Let's mark it.

18 I can't ask him anything about the
19 dialer and how they use the dialer; right?

20 MR. SCHEUERMAN: No. What's the
21 proffer?

22 MR. STERN: I want to be clear.

23 MR. SCHEUERMAN: What's the proffer?

24 MR. STERN: I made the proffer already.
25 I'll ask the question.

- David Friedlander -

Page 86

1 BY MR. STERN:

2 Q. Does the dialer use an IVR system?

3 A. No.

4 Q. Does the dialer or any other mechanism
5 allow for detecting whether or not a phone call is
6 answered by a live person or by a machine?

7 A. Yes.

8 Q. Is there more than one prerecorded
9 message that HRRG uses when leaving a voicemail
10 message?

11 A. Yes.

12 Q. How many currently are used?

13 A. I don't know.

14 Q. How many of them identify the caller as
15 ARS?

16 A. I don't know.

17 Q. Do all of them identify the caller as
18 ARS?

19 A. No.

20 Q. Was the Levins' debt placed with HRRG
21 but not with ARS at any point in time?

22 A. Yes.

23 Q. Was it placed with HRRG but not with
24 ARS prior to or after it was placed with ARS?

25 A. Prior to.

- David Friedlander -

Page 87

1 Q. The copy of the letter that was sent to
2 the Levins that appears as ARS4 in D-2, you said
3 that the return address was an address for ARS;
4 correct?

5 A. Yes.

6 Q. Does the non-ARS part of HRRG send
7 collection letters?

8 A. Can you just go back to the -- does the
9 non what?

10 Q. The non-ARS part of HRRG --

11 A. Okay.

12 Q. -- use collection letters?

13 A. Yes.

14 Q. And they use the same vendor?

15 A. Yes.

16 Q. And do they use the same return
17 address, the same PO Box that's reflected in ARS4?

18 A. No.

19 Q. Do letters sent by the mail vendor ever
20 get returned undelivered?

21 A. Yes.

22 Q. What happens with those undelivered
23 letters?

24 A. They go -- some go back to the letter
25 vendor, some are returned to our office in

- David Friedlander -

Page 88

1 Sunrise.

2 Q. Why would some be returned to the
3 vendor and some come back to the office?

4 A. It depends what -- it depends on a
5 number of factors. But it could be sent back as
6 the result of being non-deliverable or it could be
7 sent back as the result of someone not being at
8 the address that we are sending the letter out to.

9 Q. So it depends on what's -- what the
10 post office put on the envelope; is that fair? Is
11 that one of the factors?

12 A. Yes. The post office determines what
13 happens with the return mail.

14 Q. Sometimes the post office will put a
15 label on with a forwarding address but saying the
16 forwarding address had expired, is that one of
17 the -- correct?

18 A. Not normally, no.

19 Q. Okay. Are all return envelopes checked
20 for -- to re-verify the address?

21 A. No.

22 Q. Is there any information placed in the
23 account notes when an envelope is returned?

24 A. Yes.

25 Q. Are all return envelopes -- is the fact

- David Friedlander -

Page 89

1 that an envelope is returned always noted in the
2 account notes?

3 A. I wouldn't say always, but we try to
4 make sure that all return mail is processed and
5 noted in the system.

6 Q. And what happens to returned mail is
7 all determined in-house; in other words, within
8 HRRG as an initial matter; correct?

9 A. Yes.

10 Q. I understand some of it goes back to
11 the mail vendor so the mail vendor may have
12 followup subsequent. But initially it's all
13 in-house, as you said?

14 A. I said it was determined at HRRG.

15 Q. Yes. Initially?

16 A. Yes.

17 MR. STERN: Off the record.

18 (Discussion off the record.)

19 (Whereupon there was a recess in the
20 proceedings from 12:39 to 1:42 p.m.)

21 BY MR. STERN:

22 Q. Do you have D-3 in front of you? It's
23 the answers to interrogatories.

24 A. Yes.

25 Q. Let's go back to D-2. Drawing your

- David Friedlander -

Page 90

1 attention to ARS7 through 12. You had referred
2 earlier in your testimony to account notes. Is
3 ARS7 through 12 the account notes for the debt ARS
4 tried to collect from the Levins?

5 A. This is a printout for the account
6 notes, yes, for the Levins. 80864955 is the
7 account.

8 Q. Does it show on -- you said it's a
9 printout of the account notes. Referring to them
10 as the account notes is not accurate. It's a
11 printout of the account notes. The account notes
12 are maintained electronically?

13 A. Yes, that's true.

14 Q. You made that distinction. If I
15 referred to these pages as the account notes, that
16 would not be accurate; correct?

17 A. I said this is a printout of the
18 account notes. It's an accurate representation of
19 the account notes at the time it was printed up.

20 Q. On page ARS7, you see that not quite --
21 about halfway down the page on the left-hand side
22 in all capital letters it has the word NOTES?

23 A. Yes.

24 Q. And are the notes all the text which
25 follows and follows all the way through ARS12

- David Friedlander -

Page 91

1 until it says end of report?

2 A. Yes.

3 Q. And is there a description you have
4 for, I don't know, the text that precedes these
5 notes on ARS7? Do you see where -- is there a
6 name for that section? I don't know if it's one
7 or more sections on ARS7, in other words, which is
8 above the notes.

9 A. Yes, I see that section.

10 Q. Okay.

11 A. Is there a name for that? No, we don't
12 use a specific name for that section.

13 Q. Okay. When it says -- I want to go
14 through this in some detail. I have some
15 questions about these -- the printout of the
16 account notes.

17 A. Okay.

18 Q. I'll try to do it in the order it
19 appears. It says -- there's a line that says,
20 "collector HSA0 house route," what does that mean?

21 A. It is a term that is referencing the
22 collector route; that it is not assigned to an
23 individual agent, it is a house route, which would
24 be meaning the agency.

25 Q. Okay. Let me ask you, in the upper

- David Friedlander -

Page 92

1 left it's got a date there of 2-17-17; do you see
2 that?

3 A. Yes.

4 Q. And a time of 10:33 a.m.?

5 A. Yes.

6 Q. Is that the date and time this printout
7 was made?

8 A. Yes.

9 Q. And it's PJB, is that the initials of
10 the individual who generated the report?

11 A. Yes.

12 Q. Generated the printout?

13 A. Yes.

14 Q. Do you know who PJB is?

15 A. Yes, I do.

16 Q. Who is that?

17 A. A Patrick Brennan. Pat Brennan. Pat
18 is short for Patrick.

19 Q. Is Patrick Brennan an employed by HRRG?

20 A. Yes. He's employed by -- I'm going to
21 take back the yes on that.

22 Q. Okay.

23 A. And say I believe he's an HRRG
24 employee.

25 Q. When you referred to agents, there are

- David Friedlander -

Page 93

1 agents who work within ARS and there are agents
2 who work within HRRG but not within ARS; correct?

3 A. Yes.

4 Q. Are those -- is an agent who works for
5 HRRG but not ARS and an agent who works for ARS
6 paid by the same entity?

7 MR. SCHEUERMAN: Objection to form.
8 How is this related to the issues, the true
9 name issue?

10 MR. STERN: Can you please step out?

11 MR. SCHEUERMAN: You can step out.

12 (Witness leaves the room.)

13 MR. STERN: One aspect of any
14 businesses transaction is the payment of its
15 employees. If all the employees are paid by
16 HRRG with no designation of ARS, that's
17 relevant to whether ARS is a name under which
18 HRRG usually transacts business. If it
19 doesn't pay its employees -- some employees
20 as ARS and others as HRRG, I think that is a
21 fact relevant to whether or not --

22 MR. SCHEUERMAN: Okay, I agree.
23 Anything else for that line?

24 MR. STERN: I don't know where it's
25 going to go.

- David Friedlander -

Page 94

1 MR. SCHEUERMAN: In that aspect I
2 agree. I may not agree with everything else
3 you are going to say related to this.

4 (Witness returns.)

5 MR. STERN: Can you read that back,
6 please?

7 (Record read.)

8 A. Yes.

9 Q. Who is that entity?

10 A. Ameriteam Services.

11 Q. Can you spell that?

12 A. A-M-E-R-I-T-E-A-M Services.

13 Q. Is Ameriteam Services an affiliated
14 company with HRRG and HCFS?

15 A. I don't know.

16 Q. Is Ameriteam an employee leasing
17 company?

18 A. I don't know.

19 Q. Does Ameriteam manage the agents?

20 A. No.

21 Q. Does HRRG pay money to Ameriteam that's
22 used to pay the agents?

23 A. I don't know.

24 Q. Are agents paid either a salary or an
25 hourly wage or commission or a combination?

- David Friedlander -

Page 95

1 A. A combination.

2 Q. Is Ameriteam like a payroll service?

3 A. I don't know what they are. I just see
4 the name on the checks.

5 Q. By whom are you paid?

6 A. My checks have Ameriteam Services on
7 them.

8 Q. Do you receive a W-2 form every year?

9 A. Yes.

10 Q. Do you know whose name is the employer
11 on your W-2?

12 A. Yes. I think it's Healthcare Revenue
13 Recovery Group --

14 Q. Do you know --

15 A. -- LLC.

16 Q. I'm sorry. Do you know whose name
17 appears as the employer on the W-2s that are
18 issued to the agents?

19 A. I believe it's also Healthcare Revenue
20 Recovery Group, LLC.

21 Q. Is there any information different in
22 terms of identifying the employer depending on
23 whether an agent is working within ARS or not
24 working within ARS but working for HRRG?

25 A. I'm not sure. I think there is. I'm

- David Friedlander -

Page 96

1 not sure what name is on their checks as far as
2 the, you know, the subgroup.

3 Q. When ARS receives payments from
4 consumers on the debts, where do those payments
5 go?

6 A. The payments are directed to a lockbox
7 in Cincinnati, Ohio.

8 Q. You mean for mailing checks? Is that
9 what you mean when you say payments are directed
10 to a lockbox?

11 A. Yes.

12 Q. Where do they get deposited?

13 A. They get deposited into Fifth Third
14 Bank.

15 Q. Whose account?

16 A. Whatever the lockbox number is that's
17 on the remittance that comes with the check.

18 Q. And what does that lockbox number
19 represent?

20 A. The lockbox number would represent the
21 business unit that is collecting the money.

22 Q. So is that the billing company or the
23 healthcare provider?

24 A. There are lockboxes for the billing
25 company and there are lockboxes associated with

- David Friedlander -

Page 97

1 Healthcare Revenue Recovery Group and separate
2 lockboxes for ARS.

3 Q. Okay. If a payment is made by a credit
4 card on an account that's been collected by ARS, I
5 understand there's language in -- either on your
6 website or in your letter materials which state
7 that ARS will appear on the consumer credit card's
8 statement; are you aware of that?

9 A. Yes, I am.

10 Q. When ARS takes a credit card payment,
11 is that payment processed through a merchant
12 servicer?

13 A. Yes.

14 Q. Is the same merchant servicer that
15 process payments made on an account being
16 collected by HRRG but not ARS?

17 A. Yes.

18 Q. Is it the same merchant servicer for
19 both?

20 A. Yes.

21 Q. Is there a contract for the merchant
22 servicer's services?

23 A. Yes.

24 Q. Who are the parties to the contract?

25 A. The processor Billing Tree. And the

- David Friedlander -

Page 98

1 contracts are between Billing Tree and HRRG, and
2 separate contracts between Billing Tree and ARS.

3 Q. Who signs the contract on behalf of
4 HRRG?

5 A. I sign it.

6 Q. And who signs the contract on behalf of
7 ARS?

8 A. I sign it.

9 Q. When you sign on behalf of ARS, is
10 there any designation of ARS and HRRG?

11 A. In my signing it?

12 Q. Yes.

13 A. I don't make a distinction when I sign.

14 Q. So when you sign the contract with ARS
15 you are signing as president of HRRG?

16 A. I would just sign as president. The
17 ARS would be above where I would sign it.

18 Q. But ARS is not a separate entity;
19 correct?

20 A. Correct.

21 Q. It's a group or, I don't know how you
22 would term it, a division, a group, a section, a
23 team; how do you refer to it?

24 A. I refer to it as a division, but it's a
25 separate business unit.

- David Friedlander -

Page 99

1 Q. It's a separate business unit but it
2 doesn't have a separate corporate entity; correct?

3 A. To tell you the truth, I'm not sure if
4 they have a separate tax ID for ARS and HRRG.
5 They may, I'm not sure.

6 Q. Okay. And whether they have a separate
7 ID number, you understand a single -- withdrawn.

8 I'm sure counsel is going to object
9 when we start talking about the legal
10 distinctions. But do you understand that a
11 limited liability company and a corporation are
12 treated as if it were a person with respect to
13 having certain legal rights; do you understand
14 that concept?

15 MR. SCHEUERMAN: Objection to form.

16 A. Yes.

17 Q. As I understand your testimony, as well
18 as the information that's been provided by counsel
19 in this case, is that ARS Account Resolution
20 Services is an alternate name for HRRG and we have
21 looked at that certificate. And we have also
22 talked about that the letters A-R-S is just a
23 short version of ARS Account Resolution Services.
24 So my understanding is that ARS Account Resolution
25 Services is not a separate legal entity; in other

- David Friedlander -

Page 100

1 words, it's treated as a person, the same way as a
2 corporation or LLC is treated as a person?

3 MR. SCHEUERMAN: Objection to form. I
4 object to form.

5 BY MR. STERN:

6 Q. The distinction I'm making in what I
7 just described --

8 MR. SCHEUERMAN: I object to form. I'm
9 going to put the basis on. If you want him
10 to step out I'm going to put the basis for
11 the objection.

12 MR. STERN: You don't have to. I don't
13 need him to --

14 MR. SCHEUERMAN: Yes or no?

15 MR. STERN: I'm not withdrawing the
16 question. You observed your objection.

17 MR. SCHEUERMAN: I need to put the
18 basis on. Do you want him to step out or
19 put --

20 MR. STERN: Please step out.

21 (Witness leaves the room).

22 MR. SCHEUERMAN: It calls for a legal
23 conclusion. You can come back in, David.

24 MR. STERN: Not yet. Hold on a second.
25 The problem I have is that the position that

- David Friedlander -

Page 101

1 has been presented is one of legal
2 significance as to whether it's shortened as
3 ARS or longer as ARS Account Resolution
4 Services is a division, or as he described
5 it, a business separate unit. But it's not a
6 separate legal entity. If you have a witness
7 that doesn't understand the distinction it's
8 very difficult for me to get the information
9 that I need.

10 MR. SCHEUERMAN: Well --

11 MR. STERN: Because that's the position
12 you have taken. He doesn't understand what
13 alternate names are. He doesn't understand
14 the distinction between that HRRG is a formed
15 limited liability company in the State of
16 Florida and, therefore, it's treated as a
17 legal person versus a business unit. He
18 doesn't understand the distinction, and
19 that's a problem I think.

20 And I think the scope of the topics,
21 and I can go through them, clearly requires
22 that somebody is here who understands that
23 distinction.

24 MR. SCHEUERMAN: Ask the witness that.

25 MR. STERN: I have asked him, he

- David Friedlander -

Page 102

1 doesn't understand that.

2 MR. SCHEUERMAN: I didn't tell him not
3 to answer.

4 MR. STERN: He doesn't understand.

5 MR. SCHEUERMAN: You are telling me.
6 The record reflects what the record reflects.

7 MR. STERN: I know it was a lengthy
8 explanation before the question which he
9 objected to. But if you can read that back.

10 (Previous record read.)

11 BY MR. STERN:

12 Q. Mr. Friedlander, I had given an
13 explanation and then asked you a follow-up
14 question based upon what I was explaining. Your
15 counsel raised an objection that was placed on the
16 record. I'm going to have the court reporter read
17 back the explanation again and I'll follow up with
18 the question.

19 (Previous record read.)

20 BY MR. STERN:

21 Q. Do you understand the distinction
22 between use of an alternate name and a legal
23 entity that I'm talking about in that explanation?

24 A. No, I don't really understand.

25 Q. Okay. In your mind, is either ARS or

- David Friedlander -

Page 103

1 ARS Account Resolution Services a separate entity
2 from HRRG?

3 MR. SCHEUERMAN: Same objection. You
4 can answer.

5 A. I don't think it is.

6 Q. Do you agree that ARS and ARS Account
7 Resolution Services are names that HRRG applies to
8 the separate business unit that you described that
9 handles the more delinquent debts?

10 A. Yes.

11 Q. We can get back now to the printout of
12 the account notes on D-2, page 7.

13 Moving down, there's a line that begins
14 status. I think you identified that's the account
15 number that was applied to this account. And then
16 it's followed by the word disposition, colon, and
17 it says -- can you explain what that -- those next
18 words mean?

19 A. Yeah. It's just a descriptor for the
20 disposition, which is the computer classification.
21 Like a 3ATY means represented by an attorney.

22 Q. Okay. So the 3ATY is sort of a code?

23 A. Yes.

24 Q. And the code means represented by
25 attorney. So both appear there?

- David Friedlander -

Page 104

1 A. Yes.

2 Q. And what does "wait" mean, and it's
3 followed by a date?

4 A. That would hold activity until a
5 certain date, is what I believe that means.

6 Q. Okay. The next line starts, it says
7 debtor and it says name Levins, **REDACTED** followed
8 by what I presume is what ARS understood to be her
9 social security number, followed by a phone number
10 for her.

11 A. Yes. That's the -- yes.

12 Q. So on the next line it says RP, what
13 does that mean?

14 A. Responsible party. **REDACTED** is the
15 patient, Elaine is the responsible party.

16 Q. Okay. Is there any way that you can
17 tell from, I guess you can from further down where
18 it says born.

19 A. Date of birth of the patient.

20 Q. You would know the patient is a minor.
21 You would be able to tell that from the date of
22 birth?

23 A. From the date of the birth, yes.

24 Q. And then a few lines down, I assume
25 that it's a shortened form for client, CLNT?

- David Friedlander -

Page 105

1 A. Yes.

2 Q. Followed by a six-digit number, and
3 then a reference -- that's the identification of
4 the provider, the healthcare provider?

5 A. That's the -- our client code, yes.

6 Q. Is that a unique client code, a name
7 for -- that ARS uses, or is that -- does that sort
8 of get carried forward from the billing company?

9 A. It is one of the data elements that
10 comes from the billing company.

11 Q. And on the next line it starts with the
12 word list. What does that -- there's a date under
13 that, November 24, 2015. What does that
14 represent?

15 A. That's the date that the account was
16 placed with ARS.

17 Q. And the next one, SRD, September 2,
18 2014.

19 A. That's the service date. The date the
20 physician services were provided.

21 Q. And LTRS, is that the number of letters
22 that were sent?

23 A. Yes.

24 Q. By ARS?

25 A. Yes.

- David Friedlander -

Page 106

1 Q. And then there's the word time, and it
2 says 5; what does that mean?

3 A. I don't know.

4 Q. And call 67, is that the number of
5 calls placed to the responsible party?

6 A. That is, I believe, the number of call
7 attempts.

8 Q. The next word is con zero; what does
9 that mean?

10 A. I don't know.

11 Q. And the balance, I assume that's the
12 amount of the balance shown on the account?

13 A. Yes. The remaining balance on the
14 account.

15 Q. The next -- I don't know if you call it
16 a subsection or not. Moving down it says multiple
17 accounts. Were there multiple accounts involved
18 here?

19 A. No.

20 Q. So the information that appears in the
21 few lines below that is just the same information
22 on the same debt, not a different debt; correct?

23 A. Correct.

24 Q. Let's move down to the section on
25 notes. I observed that in the first column there

- David Friedlander -

Page 107

1 are a few variations on the first page, it says
2 GAP.

3 A. Yes.

4 Q. And that proceeds until ARS9. And then
5 there's GC. GC is on 10. On ARS 11 there's GC
6 and PJB. And on 12 there's GC and PJB. Am I
7 correct that the PJB refers to Patrick Brennan?

8 A. Yes.

9 Q. What do the others refer to? The GA --

10 A. GAP refers to Gregory Preston.

11 Q. And GC?

12 A. GC is a system generated transaction.

13 Q. Does ARS perform any scrubs on any
14 accounts as a matter of course?

15 A. Yes.

16 Q. What scrubs do they perform?

17 A. They perform scrubs to find
18 bankruptcies.

19 Q. Is that the banco?

20 A. Yes. That's -- that's one of the
21 scrubs that they do, yep. I think they do a
22 deceased scrub and they do a scrub for accounts
23 who are frequent litigants. That's the web recon,
24 W-E-B R-E-C-O-N, scrub.

25 Q. We talked about the account was first

- David Friedlander -

Page 108

1 listed on November 24, 2015. And there's, I think
2 rough count quickly, about seven lines that have a
3 date of November 24, 2015 on page ARS07. Do you
4 see that? Do you see those lines?

5 A. Yes.

6 Q. In there is the web recon that you just
7 mentioned.

8 A. Yes.

9 Q. And is there any indication in any of
10 those notes as to the bankruptcy scrub or the
11 deceased scrub?

12 MR. SCHEUERMAN: How is this relevant
13 to the true name issue? Objection. How is
14 that relevant? Do you want him to step out?
15 I mean, we are going far afield here.

16 MR. STERN: I am -- this is a document
17 that you produced in discovery.

18 MR. SCHEUERMAN: Okay.

19 MR. STERN: Not withstanding that if it
20 was not -- if it was outside the scope of
21 discovery maybe that would have been an
22 objection at the time you produced this. I'm
23 trying to find out what this means. I don't
24 know what it means, so I don't know if it's
25 related or not. He just testified to scrubs

- David Friedlander -

Page 109

1 that were done. And so I'm just trying to
2 find out where that information comes from.

3 MR. SCHEUERMAN: I object. I mean, the
4 judge's order from yesterday says discovery
5 is limited to the true name issue at this
6 juncture. I don't know how a bankruptcy
7 scrub is relevant to that issue.

8 MR. STERN: I don't know until I can
9 find out. I'm trying to find out what the
10 information is you provided to me.

11 MR. SCHEUERMAN: I object.

12 MR. STERN: If you don't want him to
13 answer.

14 BY MR. STERN:

15 Q. Don't tell me where the bankruptcy
16 scrubs are or the deceased scrubs are.

17 Do you see there on ARS07 there's a
18 line with a date of November 25, 2015. There's a
19 whole bunch and they are all dated 844. So there
20 are a series of ones on the 25th that within the
21 line there are dates that predate November 24,
22 2015.

23 A. Yes, I see that.

24 Q. Okay. And there is one that I see that
25 refers to -- has the word "letter" in the

- David Friedlander -

Page 110

1 description. Do you see that one?

2 A. Yes.

3 Q. With an internal date of January 24,
4 2015, 12 p.m. What letter is that?

5 A. These are notes that were imported.
6 When ARS first loaded the account information
7 there are transactional notes that come over from
8 HRRG's system. And this is all part of the notes
9 that are imported into the ARS record from HRRG's
10 actual transactional information.

11 Q. Okay. And is there --

12 A. Some of the HRRG transactional
13 information is imported from the billing system.

14 Q. Okay.

15 A. So where it says -- on the line you're
16 talking about where it says credit letter sent to
17 994 --

18 Q. Yes.

19 A. -- that is a financial class change
20 that's taken place on the client billing system
21 before the account went to HRRG. It is used for
22 historical purposes to know that certain processes
23 took place prior to the account making its way to
24 the collection agency and to that part of the
25 revenue cycle.

- David Friedlander -

Page 111

1 Q. Okay. Now, let me ask you this: A
2 number of the entries, we have the column with the
3 initials of the person or the GC -- I'm running
4 across the line -- a date, a time, and then we
5 start to have some text. There's quite a number
6 that start with the letters HRG.

7 A. Yes.

8 Q. Does that indicate that the information
9 is information that was brought over from HRG?

10 A. Yes, it does.

11 Q. Are there other entries that are also
12 brought over from HRG that don't begin with HRG at
13 the beginning of the line?

14 A. There are lines that are carried over
15 from the preceding line --

16 Q. Right.

17 A. -- that don't have HRG at the beginning
18 of the line. There are the -- I think seven lines
19 up above that don't have the HRG that are not from
20 the HRRG record.

21 Q. Okay.

22 A. But for the most part, all of that data
23 going down to -- through where the time is 8:44,
24 11-25 at 8:44, that would, for the most part, be
25 all imported transactional notes that loaded when

- David Friedlander -

Page 112

1 the account first was placed with ARS.

2 Q. Are there account notes that HRRG has
3 that preceded the placement of the account with
4 ARS?

5 A. Yes.

6 Q. And are all of those account notes
7 incorporated within the ones you just described?

8 A. Not necessarily all the notes that HRRG
9 has. Only the notes that are part of the data
10 interfaced that is imported --

11 Q. Okay.

12 A. -- at the time ARS first loads the
13 account.

14 Q. Okay. So if you turn to the ARS8.

15 A. Yep.

16 Q. Actually, I have a bunch of questions
17 mostly on this page about all those entries that
18 were imported or about some of the entries.

19 The first five lines refer to a series
20 of dates that occurred in March 2015 and times.
21 Do you know what those notes mean?

22 A. Yes.

23 Q. What do they mean?

24 A. These are transactional notes. The
25 TRNA -- these notes were imported into HRRG's

- David Friedlander -

Page 113

1 system from their prior collection software
2 system, which was CR Software. The TRNA is an
3 abbreviation for "telephone residence, no answer."
4 And CMP01 is the calling campaign that was dialed,
5 campaign 1.

6 Q. What's a calling campaign?

7 A. It's numbers that are within a calling
8 list.

9 Q. When you say a "campaign," that
10 reflects -- so the very first one on ARS8, that
11 notes a record of a phone call having been placed
12 to Ms. Levins; correct?

13 A. Yes.

14 Q. Does it reflect -- on those calling
15 campaigns that's loaded into your -- I assume it's
16 computers but the telephone systems that you use
17 in-house, I think I referred to them as a dialer
18 before. Correct, that's where it gets loaded?
19 You said there's a list that gets loaded into the
20 dialing system?

21 A. No, I wouldn't -- I don't agree with
22 that.

23 Q. When these calls are placed, are
24 these -- are agents individually picking up the
25 phone and dialing these numbers on one of these

- David Friedlander -

Page 114

1 campaigns or on this campaign?

2 A. Agents are on the phone. They are not
3 picking up the receiver of a phone. They are
4 wearing headsets. They are making and receiving
5 calls.

6 Q. All right. Is this call that's
7 designated on the first line a call that was
8 placed by -- let me step back so we are clear.

9 I assume what you are saying they are
10 on a headset. They can place a call by something
11 on their screen shows them there's a phone number
12 and somehow they can click on something and the
13 call gets placed; is that correct, as opposed to a
14 manual telephone that they are pushing buttons?
15 Correct, is that how it's done when they place a
16 call?

17 A. No, no. That's not how it's done.

18 Q. How does an agent place a call?

19 MR. SCHEUERMAN: Objection. Beyond the
20 scope of the discovery order.

21 MR. STERN: It's not. These are calls
22 placed by HRRG to my clients.

23 MR. SCHEUERMAN: You're saying how --
24 how the manner in which they dial it --

25 MR. STERN: I'm trying to describe --

- David Friedlander -

Page 115

1 he described the campaign.

2 MR. SCHEUERMAN: How is that relevant
3 to whether they typically use ARS as a name?
4 How is that relevant?

5 MR. STERN: We will find out -- once I
6 know how the call was placed, I can find out
7 what was -- how -- what was used.

8 MR. SCHEUERMAN: What's your proffer?

9 MR. STERN: Can you please leave the
10 room?

11 (Witness leaves the room.)

12 MR. STERN: I'm going to say generally
13 again, first is any kind of activity of your
14 client and then that activity and whether
15 they are using HRRG or ARS or some other name
16 is relevant to the issues in this case.

17 MR. SCHEUERMAN: An activity in
18 which --

19 MR. STERN: Any activity that they
20 engage in. What manner in which they use
21 that activity is relevant. So HRRG, we
22 already know HRRG, whether it's the business
23 entity that's ARS or HRRG, it's all coming
24 from HRRG. That's the only legal entity
25 here.

- David Friedlander -

Page 116

1 MR. SCHEUERMAN: Why don't --

2 MR. STERN: So if he called up -- if in
3 this campaign they called up and said HRRG
4 calling, that's evidence of them not using
5 ARS. But I don't even know what it means,
6 this campaign.

7 MR. SCHEUERMAN: I don't understand why
8 you can't simplify and ask him that. If
9 during oral communications how did you
10 represent yourself, as ARS, as HRRG, or what,
11 or what oral communications do you -- I don't
12 understand.

13 MR. STERN: Because I have a record
14 that you have provided to me of a specific
15 call on a specific date and time. And I want
16 to know what that information is on that
17 specific call.

18 MR. SCHEUERMAN: As to what --

19 MR. STERN: Because we know there are
20 calls that they used ARS. But I want to know
21 about this call.

22 MR. SCHEUERMAN: As to whether someone
23 physically called or whether it was --

24 MR. STERN: I don't know.

25 MR. SCHEUERMAN: -- a message?

- David Friedlander -

Page 117

1 MR. STERN: I don't know. I don't know
2 yet. He hasn't answered the question. If
3 someone physically called, what script were
4 they provided? How were they trained in
5 terms of what they were supposed to say? I
6 don't know that.

7 MR. SCHEUERMAN: But you are not asking
8 those questions.

9 MR. STERN: I haven't gotten there yet.

10 MR. SCHEUERMAN: You never seem to
11 be -- it doesn't seem like that's your end
12 game.

13 MR. STERN: That is.

14 (Witness returns.)

15 BY MR. STERN:

16 Q. Maybe try a different approach. Maybe
17 a more general question. Maybe I can get the
18 information I'm looking form.

19 You identified in that first line that
20 a call was placed to my client on March 3, 2015 at
21 6:49 p.m. I'm trying to find out how was the call
22 placed and what information is there about what
23 happened during that call.

24 A. Okay. As we were saying, these are
25 notes that were imported from two systems before

- David Friedlander -

Page 118

1 the system that's --

2 Q. You're currently using.

3 A. -- we are on. So those notes were from
4 when HRRG was collecting in the primary phase of
5 collections for this account from the Levins.

6 Q. Right.

7 A. The agent had a headset. The number
8 would be selected to be dialed from the database
9 based on the parameters that are set up within
10 that system. So a campaign would be an
11 integration that causes a phone number to be sent
12 from the database to be dialed by the dialer.
13 Before the agent can get that call they have to be
14 logged in, and they have to be available and
15 waiting for a call. And they have to be the agent
16 who is logged into that specific calling campaign;
17 and they have to be the agent that's been waiting
18 for a call the longest with the specific skill set
19 needed to answer the call.

20 Q. The system places the call and then
21 detects if there was a live answer; right?

22 A. Yes.

23 Q. A human being, somebody answered the
24 phone?

25 A. Yes.

- David Friedlander -

Page 119

1 Q. And then once it's answered the system
2 queues it up to --

3 A. Subsecond transfer -- there's a
4 subsecond transfer to the agent with that skill
5 set who has been waiting the longest.

6 Q. Okay. Is there any information in the
7 account notes you have in front of you, the
8 printout, that reflects what happened during that
9 call that -- the first one on the first line of
10 ARS8?

11 A. Yes. The NA is what we call the result
12 code, and that's the code for no answer. So the
13 call was made, it wasn't answered.

14 Q. Had the call been answered and had
15 there been an available agent that was
16 transferred, would the agent have identified who
17 was calling?

18 A. Are we speculating what might have
19 happened?

20 Q. No. I'm assuming there are training
21 policies and procedures about what happens when --
22 you have said it only goes to an agent who has the
23 proper skill set. I assume there's some training
24 in terms of what happens. So I assume when the
25 call connects the first thing that happens in some

- David Friedlander -

Page 120

1 way that agent qualifies the person on the other
2 line as the debtor; is that the first thing that
3 happens?

4 A. It depends on the call.

5 Q. Okay. Well, I mean for this campaign,
6 if the daughter -- if the patient had answered the
7 phone, isn't the first thing that the agent would
8 do is make sure they are talking to the
9 responsible party or her husband?

10 A. Yes. They would go through --

11 Q. That's what I mean by qualifying.

12 A. They would go through a process of
13 identifying that they have a right party on the
14 phone.

15 Q. Okay. A right party. And then once
16 they do that, they would identify who is calling?

17 A. Yes. Assuming they have the right
18 party on the phone, they will then identify the
19 name of the company, yep.

20 Q. And when this particular call was
21 placed, the one we are talking about on March 3rd
22 of 2015, had the phone been answered and it was a
23 right party, would the agent have identified HRRG
24 or ARS?

25 A. At that time they would have identified

- David Friedlander -

Page 121

1 HRRG.

2 Q. And the same is true for all calls
3 placed to the Levins prior to the listing date of
4 November 24, 2015; correct?

5 A. No, that's not correct.

6 Q. So would any calls placed to the Levins
7 prior to November 24, 2015, have identified the
8 caller as either ARS or ARS Account Resolution
9 Services?

10 A. No.

11 Q. But they may not have identified
12 themselves as HRRG; correct?

13 A. They may not use -- are you asking if
14 they may --

15 Q. From your answer before that no -- my
16 prior question, I was assuming you were saying --
17 I think I asked that they would have been
18 identified as HRRG and you said no, they wouldn't
19 necessarily have been, not all the calls. Isn't
20 that what you were saying?

21 A. Well, my "no" had to do with the timing
22 of when calls would have started.

23 Q. Okay.

24 A. Outbound calling on this -- on the
25 Levins didn't begin until December 10th, according

- David Friedlander -

Page 122

1 to these notes.

2 Q. December 10th of what year?

3 A. 2015.

4 Q. What about the --

5 A. From ARS. Those notes were -- those
6 notes that you are looking at were imported from
7 HRRG. Calls from ARS did not start until December
8 10, 2015.

9 Q. To your knowledge, has HRRG produced
10 notes from the collection of -- the collection of
11 the debt by HRRG prior to when it was placed with
12 ARS, other than what's incorporated in these
13 notes?

14 A. To my knowledge, no.

15 Q. Have you reviewed those notes in
16 preparation for this deposition?

17 A. No. Only to the extent that they are
18 on the imported --

19 Q. The imported ones.

20 A. I have reviewed the imported notes.

21 Q. Right, understood. If you go down on
22 ARS8, down about, I'll say the line that
23 immediately precedes the line that starts with the
24 word "machine." Do you see that?

25 A. I'm not following. Where?

- David Friedlander -

Page 123

1 Q. There's a line that's --

2 A. We are on ARS8 or ARS9?

3 Q. 8. I'm sorry.

4 A. Okay. On 8, yep.

5 Q. It's the sixth line down.

6 A. Okay. And you are looking at the line
7 preceding that?

8 Q. Yeah. Actually, before we get into
9 that. Lines two and three, other than the dates
10 and times it's the same as the first line;
11 correct? It shows the transaction, no answer, and
12 it was the campaign 1.

13 A. Yes.

14 Q. And then the third and fourth lines --
15 excuse me, the fourth and fifth lines show the
16 transaction no answer, that's also a call placed
17 but there's no campaign noted; correct?

18 A. Yes.

19 Q. And would either of those five -- first
20 five lines have had some notation if there was a
21 message left?

22 A. Yes.

23 Q. So the absence of any notation means
24 there was no message left, there was no answer? I
25 guess if there's no answer you couldn't leave a

- David Friedlander -

Page 124

1 message; right?

2 A. Right.

3 Q. I guess those questions were silly, I'm
4 sorry.

5 The next line is the one -- the fifth
6 one that says HRG, GC.

7 A. Yes.

8 Q. And that refers to -- in July there was
9 a call placed at 11:26, I assume that's a.m., and
10 shows the phone number and says, "left message,
11 answering machine." Do you see that?

12 A. Yes, I see that.

13 Q. So where it says "left message,
14 answering machine," is that a prerecorded message
15 or a live message or can you not tell?

16 A. That was an -- I believe that's a
17 prerecorded message that was left.

18 Q. Okay. That prerecorded message would
19 not have identified the caller as ARS at that
20 call?

21 A. That's correct.

22 Q. Would it have -- it would have
23 identified HRRG?

24 A. Yes, it would have.

25 Q. Okay. To be clear, when you mentioned

- David Friedlander -

Page 125

1 before some of the lines go onto the next line, I
2 assume it's spacing?

3 A. Yes.

4 Q. That's a two-line entry for one note;
5 correct?

6 A. Yes.

7 Q. Now, the next following line, which
8 shows the date of July 24, 2015 at 11:26, is that
9 still relating to the same message?

10 A. I believe so.

11 Q. Do you know what it means when it says
12 "active account"?

13 A. I see the line you are referring to. I
14 believe it is, but I'm not a hundred percent sure
15 of that.

16 Q. Okay. The next line, which is -- the
17 internal date there is July 28, 2015?

18 A. Yes.

19 Q. Do you see it refers to letter number
20 seven, final notice?

21 A. Yes.

22 Q. Is that a letter sent to the Levins?

23 A. These are still referencing
24 transactional information that was imported into
25 ARS from HRRG's system notes. And that final

- David Friedlander -

Page 126

1 notice "S" is a note pertaining to a letter sent
2 by HRRG to the Levins, yep.

3 Q. And would that have been -- is there a
4 way to tell from these notes whether that was the
5 first letter that HRRG sent to the Levins?

6 A. Is there a way to tell from these notes
7 that is --

8 Q. Can you --

9 COURT REPORTER: One at a time.

10 A. -- by reading? It's not a first
11 notice. It's a final notice, it's not a first
12 notice.

13 Q. So a fair implication from this
14 information is that there was at least one letter
15 prior to this letter that HRRG sent?

16 A. Yes.

17 Q. Is there any way you can tell from this
18 information how many were previously sent?

19 A. No. I'm looking back at prior notes,
20 and I can tell from looking at the prior notes
21 that there were -- there was an "A" notice sent,
22 there was a "B notice" sent prior to this. So
23 there were two notices prior to this final notice
24 that went out that are indicated in these imported
25 notes --

- David Friedlander -

Page 127

1 Q. Okay.

2 A. -- you are looking at.

3 Q. So let me ask you this, going back down
4 to ARS7, is that "A" notice, is that the entry on
5 1-27-15?

6 A. Yes.

7 Q. And is the "B" notice on 3-3-15?

8 A. Yes.

9 Q. Just to state what I think is obvious,
10 obviously the "A" notice and "B" notice made no
11 mention of ARS; correct?

12 A. Correct.

13 Q. On the -- picking up where we left off.
14 There's a line that says -- it starts requested;
15 do you see that? And it looks like it's OLT7
16 index; do you see that line?

17 A. Yes.

18 Q. Is that referring to a different letter
19 form than the letter 7?

20 A. No.

21 Q. It's the same?

22 A. It's part of that. Yeah, it's just the
23 continuation of that line --

24 Q. Got it.

25 A. -- from above.

- David Friedlander -

Page 128

1 Q. Does the -- on ARS7, remember there's
2 the list of calls placed of 67, it was up there?

3 A. Okay. I'm on ARS7. Where are we
4 looking?

5 Q. Calls.

6 A. Okay.

7 Q. And it's a 67.

8 A. Yes.

9 Q. And you testified those were the number
10 of calls placed?

11 A. Call attempts is what I explained.

12 Q. Call attempts, you're right. I
13 apologize. The call attempts. Is that count,
14 that number 67, does that include the ones that
15 were imported from HRRG or is that 67 just the
16 call attempts by ARS?

17 A. I'm not sure. I believe it's just ARS.

18 Q. So we started talking about this letter
19 7 on that one line, and then there's a series of
20 entries that are on July 28th at 11:30 p.m.

21 MR. SCHEUERMAN: We are back on 8?

22 MR. STERN: Yes, sorry, back on 8. I
23 apologize for not saying that.

24 BY MR. STERN:

25 Q. There's a handful of lines that have

- David Friedlander -

Page 129

1 that same date. Again, I assume I'm correct that
2 those all refer to the same -- or notes about the
3 same letter being sent; correct?

4 A. We are still in the imported --

5 Q. Yeah, the imported ones.

6 A. -- notes? And what line are we talking
7 about after requested? Old --

8 Q. The line --

9 COURT REPORTER: One at a time.

10 MR. STERN: Sorry.

11 BY MR. STERN:

12 Q. The line immediately above requested,
13 because the date and time is July 28th at 11:30.

14 A. Yes.

15 Q. And all the ones that continued down,
16 and they are contiguous, that have that entry of
17 July 28, 11:30, all relate to our notes about the
18 sending of that one letter?

19 A. Yes.

20 Q. So we get down to -- there's two
21 entries for July 29, 2015. It appears the first
22 one is still about that same letter; is that
23 correct?

24 A. Yes.

25 Q. And what's the second one on July 29th,

- David Friedlander -

Page 130

1 it has the time of 9:04?

2 A. I'm not sure what that means.

3 Q. Maybe hopefully I can do these by -- in
4 a group. There's a series of ones that start on
5 September 9th at 10:58 and go through to November
6 9th at 8:55. Are all those notes concerning calls
7 that were attempted?

8 A. They are either notes concerning a call
9 that was attempted when the account was with HRRG
10 or a continuation of the preceding line.

11 Q. It actually looks like, in looking at
12 it, that there are -- they come sort of in pairs.

13 A. Yes.

14 Q. So it refers to four different phone
15 calls that were attempted?

16 A. That's what it appears to me, yep.

17 Q. And in each of those it reflects a
18 message was left; correct?

19 A. Yes.

20 Q. And in each of those four calls the
21 message that was left identified the caller as
22 HRRG and not ARS; correct?

23 A. Yes.

24 Q. Now, the first entry on November 11th,
25 what does that mean, "stop zero letters"?

- David Friedlander -

Page 131

1 A. It's part of the process of returning
2 accounts to the billing system.

3 Q. So I see there's -- I'm going to
4 estimate 10, 15 lines that are all dated November
5 11th at 10:42. Is that -- all those notes relate
6 to the returning of the account to the billing
7 system?

8 A. Yes.

9 Q. Then we get to November 24th. It looks
10 like there's three entries on November 24th at
11 9:04; do you see those?

12 A. Yes.

13 Q. And do those relate to then placing the
14 account with ARS?

15 A. Yes.

16 Q. Can you turn to ARS9, the next page?
17 Do you see beginning -- there is entries that
18 start on December 10th of 2015?

19 A. Yes.

20 Q. And then there seems to be similar
21 notations through the end of the page of paired
22 lines. Do each of those paired lines reflect a
23 different call attempt in which a message was left
24 on the Levins' answering machine?

25 A. I believe so.

- David Friedlander -

Page 132

1 Q. And in each of those call attempts they
2 would have identified ARS as the caller?

3 A. Yes, I believe so.

4 Q. Is the same true for -- with respect to
5 the paired lines and the leaving messages as
6 reflected on ARS10?

7 A. Yes.

8 Q. And although on ARS11 not all of them
9 are paired lines but there looks to be like the
10 majority of those lines are the same kind of
11 paired lines, those also reflect that messages
12 were left?

13 A. Only down to, I think, the fifth line,
14 and then you have PJB.

15 Q. I see that. But then it picks up on
16 9-20, do you see that, for the rest of the page?

17 A. Yes.

18 Q. That's why I said the majority of them,
19 just looking at it. There's sort of three groups,
20 if you will --

21 A. Yes.

22 Q. -- the first five or six lines, and
23 then about four lines, and then probably more than
24 half of the rest of the page.

25 A. Yes.

- David Friedlander -

Page 133

1 Q. Let's talk about -- again, I assume if
2 we went through them one by one it would be the
3 same testimony, that those represent call attempts
4 in which a message was left and the message
5 identified the caller as ARS?

6 A. Yes.

7 Q. And those would all be the same
8 prerecorded messages?

9 A. I'll say I think so.

10 Q. Okay.

11 A. Only because I don't know if there were
12 potentially other messages that may have been left
13 at some point in time. But it does seem to
14 indicate that those are the same messages.

15 Q. When you were describing a campaign
16 before and the process of the dialer making a call
17 and then if there's a live answer it hooks up the
18 agent that's been dormant the longest; right? You
19 remember describing that?

20 A. That's been waiting the longest.

21 Q. What happens when it detects that it's
22 an answering machine? Is there a standard
23 procedure that happens when it's an answering
24 machine, or is it -- does it vary? What happens?

25 A. When an answering machine is detected

- David Friedlander -

Page 134

1 by the system it looks at the settings in the
2 specific calling campaign and chooses the action
3 it performs based on the calling campaign
4 instructions definition.

5 Q. Whether the account is with HRRG or
6 ARS, and obviously if it's ARS it's with HRRG, but
7 either way, is there ever a time when if an
8 answering machine is detected that it just hangs
9 up and doesn't leave a message?

10 A. Yes.

11 Q. I mean, that's intentional, that
12 sometimes you do that?

13 A. Yes.

14 Q. On page ARS11, the line entries that
15 are not records of call attempts, are those all
16 information relating to scrubs?

17 A. No.

18 Q. Which ones were not? Are any of them
19 relating to scrubs?

20 A. Yes.

21 Q. Can you indicate which ones are and
22 which ones are not?

23 A. There are lines that have the initials
24 LN.

25 Q. Yes.

- David Friedlander -

Page 135

1 A. LN stands for Lexus Nexus. That is
2 indicative of a different process where we are
3 looking for demographic information such as an
4 address update or a phone update.

5 Q. Okay. And the others are scrubs?

6 A. Yes.

7 Q. Obviously the ones that say banco,
8 that's a scrub?

9 A. Yes.

10 Q. If you turn to ARS12, the entries up
11 through and including the January 19, 2017, those
12 reflect call attempts where there was an answering
13 machine and a message -- prerecorded message was
14 left; correct?

15 A. Yes.

16 Q. And those messages identified the
17 caller as ARS?

18 A. Yes.

19 Q. And then there's one on February 7,
20 2017, does that notation mean there was no message
21 left?

22 A. Yes.

23 Q. And then there's two lines on February
24 10th of 2017, does that refer to notes that were
25 entered as to the statute of limitations date on

- David Friedlander -

Page 136

1 that debt?

2 A. Yes, I believe so.

3 Q. And then the remaining entries are on
4 February 17th of 2017, which is the date the
5 report was created. Is that where the information
6 was put in about the fact that the Levins had
7 counsel?

8 A. Yes.

9 Q. Is there anything in the printout of
10 the notes which reflects whether there was any
11 credit reporting on this day?

12 A. No, there isn't anything that I see
13 that indicates credit reporting.

14 Q. Does the absence of that information
15 indicate there was no credit reporting?

16 A. I don't know.

17 Q. Okay. Does ARS, excuse me, a debt
18 that's placed with ARS -- strike that.

19 Does ARS do any credit reporting --

20 A. Yes.

21 Q. -- for any accounts?

22 Do they do it for all accounts?

23 A. No.

24 Q. And what about accounts placed just on
25 HRRG but not with ARS, are there -- are those --

- David Friedlander -

Page 137

1 are there accounts that are credit reported?

2 A. No.

3 Q. HRRG does not credit report?

4 A. That's correct.

5 MR. STERN: Let's take a ten-minute
6 break.

7 MR. SCHEUERMAN: Are we getting out of
8 here today?

9 MR. STERN: That's one of the things I
10 want to look at and go over where I'm at. We
11 covered a lot of stuff with going through the
12 account notes, so let me see what I have got.

13 (Whereupon there was a recess in the
14 proceedings from 3:08 to 3:24 p.m.)

15 BY MR. STERN:

16 Q. There was an account number that's on
17 the account notes that is an account number that's
18 used by ARS to identify this debt; correct?

19 A. Can you be more specific? Can we make
20 sure that we are talking about the same thing?

21 Q. In D-2, the first page of the printed
22 account notes.

23 A. Okay. Yes, I have that.

24 Q. There is an account number listed on
25 there.

- David Friedlander -

Page 138

1 A. Yes.

2 Q. When the debt was listed with HRRG
3 prior to it being listed with ARS, did it have the
4 same account number?

5 A. No.

6 Q. Is there any information in the account
7 notes or other documents that you have or that you
8 reviewed that identifies the account number that
9 was used by HRRG before -- when it was collecting
10 it before it was assigned to ARS?

11 A. I'm not sure. There is a -- the answer
12 is I'm not sure.

13 Q. Okay.

14 A. The client account number appears on
15 this exhibit here.

16 Q. The client account number. I assume
17 the client had many debts that were placed with
18 HRRG and with ARS under that account number --

19 A. No.

20 Q. -- under the client number.

21 A. That's a client number, okay. There's
22 a client code and a client account number.

23 Q. I'm sorry. So which were you referring
24 to, client account number --

25 A. The client account number is --

- David Friedlander -

Page 139

1 Q. The account number that the creditor or
2 the billing company refers --

3 A. Refers to this individual account.

4 Q. And so ultimately, the reason I was
5 asking whether there was an account number when it
6 was on the HRRG side is whether you would be able
7 to get a printout of the account notes of this
8 account when it was on the HRRG side.

9 A. Yes, I can get that.

10 Q. Okay. And to your knowledge, those
11 account notes would still be on the system or
12 retrievable from archives?

13 A. I believe so.

14 MR. STERN: Mark this D-4.

15 (Exhibit D-4, Transcript of message,
16 marked for identification, as of this date.)

17 BY MR. STERN:

18 Q. I'm showing what is marked as D-4.
19 I'll tell you it's a document that I prepared, but
20 it is taken from the complaint that was filed in
21 this case, which is a -- which contains a
22 transcript of the message that -- or of the --
23 there were three messages that we identified in
24 the complaint or we identified to -- our clients
25 had I guess preserved and retrieved that all sound

- David Friedlander -

Page 140

1 identical, I'm representing to you they sound
2 identical, and that this is the transcript of
3 those messages. What I have done though is break
4 them out by sentences and just in bracketed
5 numbers so in discussing it we can refer to
6 particular sentences, that's why I did it that
7 way.

8 What I'm going to do first is before we
9 go any further is play one of the messages that I
10 have so you can be satisfied that, you know -- or
11 correct if there is any correction that needs to
12 be made in this transcript that's marked as D-4.

13 MR. SCHEUERMAN: I object to the form.
14 Again, this is counsel's document that he
15 prepared. It's not something that is in
16 discovery. But go ahead.

17 Before you play. What are you playing
18 it from, the complaint that was filed?

19 MR. STERN: The complaint filed -- does
20 the complaint that was filed have an embedded
21 file?

22 MR. SCHEUERMAN: Whatever you are
23 playing it from just identify it.

24 MR. STERN: Assuming it would work,
25 there's a sound file embedded in the

- David Friedlander -

Page 141

1 electronically filed or amended complaint,
2 which is document 9 on the court's docket.
3 This is -- the link to it is adjacent to
4 paragraph 32 of the amended complaint.
5 That's what I'm going to double click on.

6 I am going to play one of the
7 electronic files that I provided in discovery
8 instead because the complaint embedded did
9 not work that I had provided in discovery to
10 Mr. Scheuerman.

11 (Audiotape played.)

12 BY MR. STERN:

13 Q. Did you hear that?

14 A. Yes.

15 Q. Does that sound like the prerecorded
16 messages that ARS used?

17 A. Yes, it sounds like it. It is missing
18 at the beginning of it I think the words "this
19 is."

20 Q. Okay. Was there an -- in creating the
21 prerecorded message, were there any constraints,
22 that you are aware of, in terms of how long in
23 terms of the time the message could be?

24 A. I'm not aware of any. I'm sure there
25 are, I'm not aware of any.

- David Friedlander -

Page 142

1 Q. If you would turn to I think D-2, ARS4.
2 It's the letter.

3 A. Yes.

4 Q. I'm just pointing that out to recall to
5 you your earlier testimony that the letters ARS
6 was put in parenthesis in the body of the letter
7 as suggesting -- as indicating that that was going
8 to be a shortened form of ARS Account Resolution
9 Services; right? Do you recall that?

10 A. Yes.

11 Q. So that someone reading that letter,
12 when they would see ARS standing alone that they
13 would understand from that letter that ARS meant
14 ARS Account Resolution Services; correct?

15 A. Correct.

16 Q. And they could do that without having
17 to call ARS or HRRG; correct?

18 A. Correct.

19 Q. And they could do that without going to
20 any website; correct?

21 A. Correct.

22 Q. Is there anything in the telephone
23 message that would alert the listener to the fact
24 that ARS was a shortened version of ARS Account
25 Resolution Services?

- David Friedlander -

Page 143

1 A. Can you repeat the question?

2 MR. STERN: Can you read that back?

3 (Record read.)

4 MR. SCHEUERMAN: I object. How is this
5 related to the true name issues? It seems to
6 be related to your issue that your clients
7 were confused when they got the message. How
8 is this related to true name? That's my
9 objection.

10 MR. STERN: You are seriously raising
11 that? I'm flabbergasted that you would make
12 that objection to that question. Please step
13 out, Mr. Friedlander.

14 (Witness leaves the room.)

15 MR. STERN: The court said that the
16 three factual issues is whether, quote
17 unquote, ARS is HRRG's full business name, a
18 commonly used acronym of its registered name,
19 ARS Account Resolution Services, or a name
20 under which it usually transacts business.

21 MR. SCHEUERMAN: Okay.

22 MR. STERN: Okay. Well, so it used
23 ARS. I'm trying to find out --

24 MR. SCHEUERMAN: Can you read back the
25 question?

- David Friedlander -

Page 144

1 MR. STERN: He identified a letter
2 where it said this is what ARS is. All I did
3 was ask him is -- you know, without having to
4 place a phone call, without having to go on
5 the Internet, that on the face of the letter
6 he's testified that you could know that ARS
7 means ARS Account Resolution Services. So I
8 asked him if there's anything in this
9 telephone message which would alert the
10 listener -- to inform the listener as to
11 whether ARS means ARS Account Resolution
12 Services. That goes directly to whether it's
13 a commonly used acronym of it's a registered
14 name.

15 I think this is a critical issue. The
16 fact that you can even suggest that this
17 might be outside the scope of discovery is --
18 I can't even get my head around that.

19 MR. SCHEUERMAN: The fact that it uses
20 it in the thing is what proves -- is what is
21 relevant in terms of discovery for the judge.
22 The fact whether it alerts it to what the
23 actual name -- how does that make any sense?

24 MR. STERN: You argued to the district
25 court and court of appeals that the inclusion

- David Friedlander -

Page 145

1 of the phone number and the inclusion of the
2 web address allowed the consumer to identify
3 the caller.

4 MR. SCHEUERMAN: That's a different
5 issue. That's a totally different issue.
6 That's whether the caller -- whether the
7 consumer would be confused. It's not the
8 issue of whether they typically transact
9 business as ARS or whether it's a commonly
10 acronym.

11 MR. STERN: Whether they are confused
12 is still part of the case.

13 MR. SCHEUERMAN: It's not. That's not
14 the true name. The judge said it's the true
15 name issue. It's not whether it's confused.

16 MR. STERN: And the true name issue --

17 MR. SCHEUERMAN: It's not whether they
18 would associate the name with another debt
19 collector as you pointed out, that could be a
20 germane issue later. But the true name issue
21 is whether it's their full business name,
22 whether they usually transact business, or
23 whether it's a commonly used acronym. So
24 that question doesn't relate to that. It
25 relates to your issue as to whether the

- David Friedlander -

Page 146

1 consumer would think it would be another debt
2 collector, which is a different issue.

3 MR. STERN: So the third circuit
4 dealing with the true name issue said we
5 adopt FTC commentary; correct?

6 MR. SCHEUERMAN: That's not the --
7 Judge Williams narrowed it down to those
8 issues in the true name issue.

9 MR. STERN: No. Her order said the
10 true name issue is what she said.

11 MR. SCHEUERMAN: The order before that
12 says those are the issues. Whether it's --

13 MR. STERN: No, it's not what she said.

14 MR. SCHEUERMAN: -- ARS -- whether it's
15 the full business name, the name under which
16 it transacts business, or commonly used
17 acronym. With this perspective -- that's
18 what discovery is limited to.

19 MR. STERN: That's not what -- her
20 order says --

21 MR. SCHEUERMAN: This has attorney
22 notes on it.

23 COURT REPORTER: One at a time.

24 MR. STERN: Fine. Identify what you
25 are reading from.

- David Friedlander -

Page 147

1 MR. SCHEUERMAN: The 11-7-2018 order.

2 MR. STERN: The 11-7-18 order says --
3 gives reasons and then says, "It is with this
4 perspective," so in other words that informed
5 the court, "that the court views the parties'
6 dispute relating to the discovery being
7 sought in the case at this juncture and
8 determines that the discovery is limited to
9 that which is necessary to the claims and
10 defenses under section 1692(e)(14), as this
11 is the only claim that remains in the case."

12 So she didn't limit it to the issues.
13 Her discussion of the third circuit is what
14 informed her to say the discovery is limited
15 to (e)(14).

16 MR. SCHEUERMAN: I disagree.

17 MR. STERN: You can disagree, that's
18 what it says.

19 MR. SCHEUERMAN: The subsequent order
20 says it's limited to the true name issue.
21 And the third circuit, they identified the
22 true name issue is whether it's the true name
23 under which they usually transact business or
24 commonly used acronym.

25 MR. STERN: That's not what they

- David Friedlander -

Page 148

1 limited it to.

2 MR. SCHEUERMAN: Which is what the
3 judge's order --

4 MR. STERN: You have -- can you mark
5 the question that was asked about it?

6 Do you have a speakerphone so we can
7 call the judge?

8 (Phone call with Judge's paralegal.)

9 MR. STERN: This is Phillip Stern. I'm
10 calling from the deposition Levins versus
11 Healthcare Revenue Recovery Group. We have
12 an issue -- a question and objection that I
13 would like the Judge to rule on.

14 PARALEGAL: What case is this
15 regarding?

16 MR. STERN: It's Levins versus Health
17 Care Revenue. It's case 17928.

18 PARALEGAL: Okay. And I'm sorry, you
19 are in a deposition of whom?

20 MR. STERN: It's the deposition of the
21 corporate representative for the defendant.

22 PARALEGAL: Okay. And you are in the
23 conference room now and you have me on
24 speaker?

25 MR. STERN: Yes.

- David Friedlander -

Page 149

1 PARALEGAL: Okay. And you have a court
2 reporter in the room as well?

3 MR. STERN: Yes. And the court
4 reporter is ready to read back the question
5 and also to record.

6 PARALEGAL: Okay. All right. Let me
7 put you on hold, get -- the judge is
8 finishing up her initial conference in
9 another matter so you may have to hold for a
10 few minutes.

11 MR. STERN: Okay, thank you.

12 BY MR. STERN:

13 Q. Do you have D-3, that's the answers to
14 interrogatories?

15 A. Yep.

16 Q. Do you have a pen? On D-4, the
17 transcript, D-4 is that transcript.

18 A. Yes.

19 Q. You said you think on the first line
20 the words "this is" is missing?

21 A. Yes.

22 Q. Could you just sort of write that in,
23 write that in, carrot that in?

24 A. (Witness complies.)

25 Q. You are comfortable that that is now an

- David Friedlander -

Page 150

1 accurate transcript of what the message that you
2 understood was left?

3 A. Yes.

4 Q. So if you could go to D-3, the
5 interrogatories.

6 A. Yes.

7 Q. If you would turn to interrogatory
8 number 8.

9 A. Uh-hum.

10 Q. And for the record, I'm going to read
11 the question or the request. First, 8, "State
12 each name, acronym, and abbreviation under which
13 Healthcare Revenue Recovery Group, LLC has
14 identified itself to others since its formation,
15 and for each include dates when the name, acronym,
16 or abbreviation was first used and last used."

17 You see then below that there is an
18 answer, and the first word it says "objection," do
19 you see that?

20 A. Yes.

21 Q. And then there's -- the next sentence
22 states an objection?

23 A. Yes.

24 Q. And then the next sentence starts,
25 "Without waiving same," in other words, without

- David Friedlander -

Page 151

1 waiving the objection, it says, "ARS Account
2 Resolution Services began operations in January
3 2009."

4 Do you see that?

5 A. Yes.

6 Q. I believe you testified that HRRG was
7 formed in 2004 and started operations doing debt
8 collection shortly after that, I assume, before
9 the end of 2005; is that an accurate time frame?

10 A. Yes.

11 Q. The operations -- so HRRG was operating
12 without this ARS business unit until January of
13 2009; correct?

14 A. Yes.

15 Q. So what it's saying here is that ARS
16 Account Resolution Services began operations.
17 That means just that one business unit, not that
18 HRRG began operations in 2009?

19 A. That's correct.

20 Q. Okay. If you look down to now number
21 10, what's -- why don't you read it to yourself,
22 the question and answer, so you're more familiar
23 with it?

24 A. Yes.

25 Q. And just rather than reading the whole

- David Friedlander -

Page 152

1 thing, the last, sort of, phrase -- the last
2 sentence says, "And since then," you see that?

3 A. Yes.

4 Q. "And since then" is referring to since
5 January of 2009; correct?

6 A. Yes.

7 Q. "And since then, ARS is the name under
8 which it usually transacts business with the
9 public." Do you see that?

10 A. Yes.

11 Q. The pronoun "it," does that refer to
12 HRRG or refer only to the business unit that
13 operates as ARS Account Resolution Services?

14 A. That refers only to the business unit
15 ARS.

16 Q. With respect to the same question
17 number 8, it --

18 MR. SCHEUERMAN: Which question?

19 MR. STERN: I'm sorry, question 10. I
20 apologize, question 10.

21 BY MR. STERN:

22 Q. It talks about transacts business with
23 the public. Do you see that at the end of the
24 sentence?

25 A. Yes.

- David Friedlander -

Page 153

1 Q. You understand this is your -- the
2 answer that you certified to; do you understand
3 that?

4 A. Yes.

5 Q. What did you mean by "the public"
6 there?

7 A. The consumers who had accounts that
8 reached the later stage of delinquency, vendors
9 through which we did business, our website.

10 Q. When you say "our" --

11 MR. SCHEUERMAN: Can you let him
12 finish? Go ahead. Were you done?

13 THE WITNESS: No.

14 MR. SCHEUERMAN: Go ahead.

15 A. The website, the notices that we sent
16 out to consumers. I think that's it.

17 MR. STERN: Can you read the answer
18 back?

19 (Record read.)

20 BY MR. STERN:

21 Q. You used the first person plural when
22 you said "we" or "our." I think when you are
23 referring to vendors you said, "we did business
24 with." When you say "we," do you mean HRRG or do
25 you mean the ARS business unit?

- David Friedlander -

Page 154

1 A. I'm answering for the ARS business
2 unit.

3 Q. It's the same for each time you used
4 "our" or "we," that was referring just to the ARS
5 business unit; correct?

6 A. I believe so.

7 Q. I mean, I can have her read back the
8 answer again if you would like.

9 A. Yeah, let's read it back again.

10 (Record read.)

11 A. Can you start with the question that
12 preceded that response?

13 THE JUDGE: Hello.

14 MR. STERN: We are here, Your Honor.
15 While we were waiting we put it on mute for a
16 moment.

17 THE JUDGE: Okay.

18 MR. STERN: That's why, I'm sorry, I
19 didn't jump on real quick.

20 This is Phillip Stern, plaintiff's
21 counsel. I can certainly give the court
22 whatever background it needs, but we have
23 been deposing Mr. Friedlander, the 30(b)(6) 6
24 representative for Healthcare Revenue.

25 And I asked a question that related to

- David Friedlander -

Page 155

1 the voicemail message that was left. Earlier
2 in the deposition there was examination about
3 a letter that had been sent to my clients by
4 the defendant, about eight months prior to
5 the messages, where the letter, and I can
6 cite -- it is on the docket if Your Honor
7 wants to view it. But essentially the letter
8 opens by saying that the letter is from ARS
9 Account Resolution Services, which is the
10 full alternate name that's been registered
11 with the State of New Jersey. And then in
12 parenthesis after that name said ARS. And
13 the witness testified that that ARS in
14 parenthesis was -- indicated that it was a
15 short name of the full alternate name that
16 was in the letter. So that wherever ARS
17 appeared later in the letter the reader would
18 know that it was referring to ARS Account
19 Resolution Services.

20 And the witness testified that that way
21 the reader would not have to call the phone
22 number or go to the website to find out who
23 was sending them the letter.

24 The argument has been made by defendant
25 that -- when you get to the message that,

- David Friedlander -

Page 156

1 which never mentioned -- it did not mention
2 the full alternate name that was the
3 registered alternate name -- that it just
4 says ARS. But the argument has been made
5 that had they called the phone number or gone
6 to the website they could have found out.

7 So I asked a question, and the court
8 reporter is prepared to read it back as a
9 follow-up to that, which counsel objects to
10 as being outside the scope of the discovery
11 limitations. And my view is it actually goes
12 to the very core of what the litigation is
13 about. So I'll ask the court reporter to
14 read that question back to, Your Honor.

15 THE JUDGE: Go ahead.

16 (Previous testimony is read.)

17 THE JUDGE: What's the objection to
18 that?

19 MR. SCHEUERMAN: Your Honor, this the
20 Chris Scheuerman. My objection is that goes
21 to a different issue. Issues were raised in
22 connection with a motion to dismiss that
23 since they were using ARS the consumer would
24 be confused and think it was from another
25 debt collector and, therefore, violate the

- David Friedlander -

Page 157

1 FDCPA. In reading Your Honor's decision or
2 order yesterday that says it's limited to the
3 true name, and then the November 2008 order,
4 the third circuit drew the narrow issue is
5 whether -- the issue is whether it's ARS's
6 full name, a name under which it usually
7 transacts business, or a commonly used
8 acronym. So, you know, the fact that they
9 just use it in the message, I think that is
10 obviously discoverable. But whether the
11 plaintiff would be confused, that's a
12 different issue than what the narrow issue,
13 respectfully, my interpretation of Your
14 Honor's order gives. It goes to a different
15 issue. It doesn't go to whether it's the
16 name they usually transact business using or
17 whether it's a commonly used acronym.

18 THE JUDGE: Counsel, you can make
19 whatever arguments you want to make about the
20 fact that after -- I think this question, as
21 I understand it, what I heard was is there
22 anything in the voice message to suggest to
23 you that it was ARS. You are analyzing the
24 question and potential answer. You are not
25 objecting based on my orders. That's not

- David Friedlander -

Page 158

1 what we are here for. The deposition is for
2 discovery to obtain factual information, and
3 that's question is pertinent.

4 What's the next question?

5 MR. STERN: Your Honor, the only other
6 issue was something we had earlier, I was
7 trying to understand how this business
8 operates. And it's a little different than
9 what I, sort of, intuitively thought about a
10 debt collector. It doesn't act -- what I
11 learned through the deposition, it doesn't
12 act independently. Apparently it's one
13 company amongst a group of companies --
14 related companies that are under some kind of
15 either common ownership or umbrella or -- but
16 some kind of structure, but counsel would not
17 let me probe into this, where they sell
18 billing and collection services, the whole
19 gamut, to healthcare providers. So the
20 healthcare provider -- so all the billing
21 from the get-go through when it's in default
22 and delinquency. So there are companies --
23 related companies that are just billing
24 companies. And, in fact, HRRG began as being
25 severed as doing the debt collection work

- David Friedlander -

Page 159

1 severed off from a billing company that did
2 both billing and collections. And that goes
3 back over 20 years ago. And that -- so HRRG
4 does collection once the billing company
5 feels that it's at the point where it now has
6 to go to collection. So the account gets
7 transferred. All that's internal. They
8 don't have any outside creditors coming to
9 them to place accounts, that's all within the
10 same family.

11 And then what I also learned is that
12 within HRRG about a third of their business
13 is accounts that HRRG has, sort of, exhausted
14 their efforts and now these are, sort of,
15 like super delinquent debts, and they go to
16 what the witness described as a business unit
17 within HRRG, for which they use the label
18 ARS.

19 I just asked the witness, you know,
20 what's the name of the parent? What's the --
21 is there a name under which or this group or
22 family of companies is called? And counsel,
23 under the same -- based upon Your Honor's
24 orders limiting discovery said I wasn't
25 allowed to get that information.

- David Friedlander -

Page 160

1 MR. SCHEUERMAN: He was looking for
2 discovery, it wasn't -- it's not relevant to
3 the issue. First of all, the fact that he
4 can recite all this stuff is that he was able
5 to ask questions about it at the deposition.
6 He was getting into the corporate
7 organization which Your Honor during the call
8 my notes reflect that you specifically said
9 that that was too broad. He was going into,
10 What are the parent companies? Is HRRG a
11 subsidiary of anything? It's not relevant to
12 the narrow issues that Your Honor laid out in
13 her orders.

14 MR. STERN: Your Honor, if I could just
15 briefly --

16 THE JUDGE: Hold on. Plaintiff needs
17 to understand who the defendant is. By
18 giving your recitation, Mr. Stern, I think
19 you already do. I'm not sure what the
20 question is.

21 MR. STERN: Your Honor, all I want to
22 do is put a name on it. I'm thinking of --
23 I'm writing a summary judgment brief and I
24 want to say, you know, HRRG is a member of
25 the Acme family of companies that provided,

- David Friedlander -

Page 161

1 you know, billing collection services to the
2 healthcare industry. That's really what I
3 had in mind. I wasn't going that far. I
4 don't need to know who the, you know, CFO is
5 of the corporate parents or whether they are
6 publicly traded or not. I just wanted to
7 know it. Quite frankly, I think knowing this
8 information is probably stuff that ought to
9 be disclosed in a disclosure form anyway.

10 MR. SCHEUERMAN: It is. He can look at
11 my corporate disclosure form. It was filed
12 on the docket, if that's all he wants.

13 THE JUDGE: Right. That's what I
14 thought immediately.

15 MR. STERN: Maybe I didn't look.

16 THE JUDGE: When a corporate defendant
17 files its initial filing they have to do
18 their corporate designation form.

19 MR. STERN: I'm looking at it right
20 now.

21 MR. SCHEUERMAN: I can't -- I think
22 there is a parent company, I can't picture it
23 in my mind. Again, whether there's a parent
24 company and how that -- anything about the
25 parent company, I'm not sure how that relates

- David Friedlander -

Page 162

1 to the true name issue of whether ARS
2 typically transacts business as ARS.

3 THE JUDGE: It may not directly satisfy
4 that inquiry, but every party gets to know
5 who the other party is and so -- I'm trying
6 to find the corporate form.

7 MR. STERN: Your Honor, I just looked
8 at the corporate disclosure form, it's docket
9 6. It says that HRRG, the defendant, does
10 not have a parent. But I have a document
11 that I found on -- an Internet document
12 that -- actually one of their vendors who
13 provided them some software technology had
14 them on as a, I guess as a case study. And
15 it says, "Healthcare Revenue Recovery Group,
16 a Division of TeamHealth. One of the largest
17 supplies of outsourced professional staffing
18 and administrative services." So I wanted to
19 ask about --

20 THE JUDGE: You can ask that very
21 limited question.

22 MR. STERN: Okay.

23 THE JUDGE: That's it. That's it.

24 MR. STERN: That's fine. I don't need
25 to explore. That's all I want to find out.

- David Friedlander -

Page 163

1 THE JUDGE: The corporate disclosure
2 statement -- the only reason I'm allowing you
3 to do that is because you seem to have opened
4 information or discovered information
5 contrary to the corporate disclosure
6 statement and that's a problem.

7 MR. STERN: Okay. I don't think
8 there's anything --

9 THE JUDGE: But that's it, Mr. Stern.
10 You are not going into anything else just you
11 have articulated a basis for your question
12 that, in fact, goes to the identity of the
13 corporate entity. And that is not within the
14 scope of the limited discovery I talked about
15 but that is essential background information.
16 You get to know who you are seeing and/or who
17 is suing you.

18 MR. STERN: I don't intend to go with
19 any depth. It's one or two questions at
20 most.

21 MR. SCHEUERMAN: Thank you, Your Honor.

22 MR. STERN: Thank you, Your Honor.

23 THE JUDGE: You are welcome. Have a
24 good day.

25 (Witness returns.)

- David Friedlander -

Page 164

1 MR. STERN: We are back on the record.

2 BY MR. STERN:

3 Q. I'm going to ask the court reporter to
4 repeat the question that was pending when your
5 counsel objected.

6 (Record read.)

7 A. Not that I see.

8 Q. Is HRRG a subsidiary of another company
9 or corporation?

10 A. No.

11 Q. So it does not have -- there's no
12 parent?

13 A. No.

14 Q. Back to D-3, the interrogatories. If
15 you can go to -- actually, why don't you read to
16 yourself question 21 and the answer, then I have a
17 question for you about the answer.

18 A. Okay.

19 Q. Okay. My question is specific to one
20 sentence, which is the first sentence of the last
21 paragraph of that answer. I think it's on the
22 next page. I'm going to read that sentence for
23 purposes of the record.

24 "In all telephone communications with
25 consumers, defendant's employees exclusively

- David Friedlander -

Page 165

1 utilize the 'ARS' name."

2 A. Yes, I see that.

3 Q. When you used the letters ARS you put
4 that in quotes in the answer, did you mean
5 literally just those three letters, ARS, or were
6 you referring -- in other words, does that mean
7 they don't use ARS Account Resolution Services?
8 It says they exclusively used the ARS name. I'm
9 asking, when you say -- I'm asking, does that mean
10 they exclusively use only those three letters or
11 when you used those three letters you are
12 referring to both those three letters and the full
13 ARS Account Resolution Services?

14 A. I mean either one.

15 Q. Okay. Right. So they use either one
16 exclusively?

17 A. Right.

18 Q. I just didn't know if it was more
19 limited than that.

20 Are you aware that this case was
21 initially dismissed and went on appeal and the
22 appellate court reversed the decision and now it's
23 back where we are litigating it now?

24 A. Yes.

25 Q. Were you ever provided a copy of the

- David Friedlander -

Page 166

1 decision from the appellate court?

2 A. Yes.

3 Q. Do you recall reading it?

4 A. Yes.

5 Q. In the court's decision, I'm going to
6 read from the court's decision. I want to ask you
7 a question about it.

8 A. Is it in any of the exhibits that we
9 had?

10 Q. It's not, but I can mark one and give
11 it to you. That would probably be easier.

12 (Exhibit D-5, Court's decision, marked
13 for identification, as of this date.)

14 BY MR. STERN:

15 Q. On D-5, if you look at the third
16 page --

17 MR. SCHEUERMAN: What page?

18 MR. STERN: The third page.

19 BY MR. STERN:

20 Q. There's page numbers on the bottom
21 right corner. So on page 3, it's the paragraph
22 that follows the indented quote that begins, "At
23 the time the Levins," do you see that?

24 A. Yes.

25 Q. If you go down to three or four lines

- David Friedlander -

Page 167

1 to the right, it's the last sentence, it says,
2 "While it has registered," do you see that?

3 A. Yes.

4 Q. I'm going to read that sentence.
5 "While it has registered the name ARS Account
6 Resolution Services in New Jersey, HRRG has
7 neither registered the standalone name ARS, nor
8 taken any other legal steps to do business under
9 that specific name."

10 Are you aware of any facts which
11 contradict the statements made in that sentence?

12 MR. SCHEUERMAN: Objection to form. Do
13 you want me to put the form objection on the
14 record or do you want me to tell him to
15 leave?

16 MR. STERN: If it's just to form
17 then -- you don't have to go into substance.

18 MR. SCHEUERMAN: I respect how you do
19 it. I do it a different way, I like to
20 preserve the record. I'm going to put it on
21 the report. He can stay or leave.

22 MR. STERN: Have him step out. I don't
23 know what you are going to say.

24 (Witness leaves the room.)

25 MR. SCHEUERMAN: I just note that the

- David Friedlander -

Page 168

1 opinion references legal steps and is calling
2 for a legal conclusion. I don't know if this
3 witness is qualified to answer.

4 MR. STERN: Okay.

5 (Witness returns.)

6 BY MR. STERN:

7 Q. Do you remember the question?

8 A. No.

9 Q. So if you want to take a moment, maybe
10 reread that last sentence. You know which one?

11 A. "While it has registered the name?"

12 Q. Yes.

13 A. Okay.

14 Q. Are you aware of any facts which
15 contradict any of the statements made in that
16 sentence?

17 A. I don't think so.

18 Q. When you say you don't think so, that
19 suggests you might have some doubt. What's the
20 basis for your doubt?

21 A. Yeah, because I don't know if filing
22 for d/b/a is the same or different from
23 registering.

24 Q. Okay. So I'm happy to clarify that.
25 I'm willing to treat that registering that name is

- David Friedlander -

Page 169

1 the same as filing a d/b/a. In other words, I'm
2 saying you can assume that --

3 A. Registering -- saying it's registered
4 is the same if we filed for the d/b/a.

5 Q. Yes, I'm saying that's the same. You
6 can treat that as the same in terms of
7 understanding this.

8 MR. SCHEUERMAN: Objection.

9 A. Okay, then this might be wrong.

10 Q. What would be wrong?

11 A. Because I think we have and had at that
12 time filed for a d/b/a under the name ARS Account
13 Resolution Services.

14 Q. I think the sentence is saying that you
15 did register that name in New Jersey. It's saying
16 while it has registered the name in New Jersey.

17 A. Yep. Okay.

18 Q. Then it says -- what it's saying is
19 what HRRG did not do is, which is neither
20 registered the standalone name ARS, nor taken any
21 other legal steps to do business under that
22 specific name. I think they mean that specific
23 name is the standalone ARS.

24 A. All right. Then in this case then I
25 would say --

- David Friedlander -

Page 170

1 Q. This is a truthful statement?

2 A. Yes.

3 Q. Are you aware of any debt collectors
4 that use ARS as part of their name or ARS as a
5 shortened name in the same way that ARS Account
6 Resolution Services uses ARS as a short name?

7 A. Yes. Yeah.

8 Q. Do you recall who they are?

9 A. I know there's an ARS National.

10 Q. Okay.

11 A. I don't know if they use the ARS alone.

12 Q. Okay. The last sentence of the next
13 paragraph, I'll read it aloud. If you want to
14 take more time to look at it, it says, "And if one
15 ignores the warning an accesses the site, the
16 website begins tracking and storing information
17 about the computer user." Do you see that?

18 A. Yes.

19 Q. To your knowledge, does -- if someone
20 accesses the ARS website, does it track and store
21 information about that user?

22 A. I believe so.

23 MR. STERN: Let's take a break. I may
24 be done. If I have anymore questions it's a
25 couple follow ups.

- David Friedlander -

Page 171

1 (Whereupon there was a recess in the
2 proceedings from 4:39 to 4:45 p.m.)

3 BY MR. STERN:

4 Q. The accounts which -- it's a followup
5 question to something we talked about earlier
6 today. You explained there are -- that the
7 billing customers, I think you said of HCFS, and
8 you referred to OSB clients.

9 A. Yes.

10 Q. Those are the entities that would be
11 referring -- placing accounts with HRRG and/or the
12 ARS business unit; am I right? Did I get that
13 right?

14 A. They are a small portion of clients
15 whose physicians may not be contracted with
16 TeamHealth -- contracted through TeamHealth.

17 Q. Who is TeamHealth?

18 A. The ultimate parent of HCFS.

19 Q. But it's not a parent of -- obviously,
20 because you said there's no parent -- of HRRG?

21 A. No.

22 Q. But HRRG -- maybe in my question I may
23 have overemphasized the OSB client. I meant was,
24 I was trying to generally describe the universe of
25 HRRG's clients. And HRRG's clients, that would

- David Friedlander -

Page 172

1 include HRRG and ARS?

2 A. Yes.

3 Q. Those clients are HCFS -- is it HCFS or
4 it's the billing customers of HCFS are included in
5 that group?

6 A. Those are the customers of HCFS, the
7 billing customers.

8 Q. Right. Those billing customers are
9 HRRG clients?

10 A. Yes.

11 Q. Are there written contracts between
12 HRRG and those clients?

13 A. No.

14 Q. Is there any document, contract, or
15 agreement that governs the relationship between
16 HRRG and those clients?

17 A. There may be with HCFS.

18 Q. Does HRRG have a contract with HCFS?

19 A. I don't think so.

20 Q. Okay. That's ultimately what I was
21 getting at, I wanted to know about contracts with
22 clients.

23 Is there someone at HRRG who is -- who
24 receives any complaints from -- before I ask that.

25 To be clear, when we refer to "customers," those

- David Friedlander -

Page 173

1 are the people who, according to your records, owe
2 money; correct? That's the term you used,
3 "customers"?

4 A. We use consumers.

5 Q. Consumers, okay. Is there an
6 individual, or position, title of who oversees the
7 complaints made by consumers about either the
8 conduct of HRRG or ARS?

9 A. Are you asking about what agency
10 oversees consumer complaints?

11 Q. Not what agency but --

12 A. Or are you asking --

13 Q. When HRRG receives a complaint from a
14 consumer, in this particular case by way of -- for
15 instance, in this case, you said you are the
16 person who is in charge of this case. Is there --

17 A. The respondents to complaints that are
18 received are the AVPs, the assistant
19 vice-presidents.

20 Q. Who report directly to you?

21 A. Yes.

22 Q. Okay. And is there one AVP for ARS?

23 A. Yes.

24 Q. Is there one or more for the non-ARS
25 HRRG work?

- David Friedlander -

Page 174

1 A. There were two.

2 Q. So one on the HRRG side and one on the
3 ARS side?

4 A. No, two on the HRRG side.

5 Q. Okay. And they handle -- that includes
6 both formal complaints that they get served?

7 A. Yes. They are handling complaints that
8 come in the mail and complaints that come through
9 the CFPB or the Better Business Bureau complaints.

10 Q. But any complaints about your conduct?

11 A. Yeah. Nonlegal complaints.

12 Q. Okay.

13 A. Legal complaints are treated
14 differently.

15 Q. How are legal complaints handled?

16 A. Those are sent to the paralegal I
17 mentioned, Kim Durr, and she handles them. She
18 notifies the appropriate people that there was a
19 legal complaint received. She notifies our errors
20 and omissions insurance carrier.

21 Q. Okay. If you wanted to find out if
22 anyone has made a complaint about the phone
23 messages saying just the standing alone ARS, how
24 would you find that out?

25 MR. SCHEUERMAN: You are talking

- David Friedlander -

Page 175

1 informal complaint, or pleading, a lawsuit?

2 MR. STERN: I'm talking about both.

3 All of them.

4 A. I would go probably through Kim Durr
5 and ask her to look to see.

6 Q. And have you done that in this case?
7 Let me withdraw that. Don't answer that yet.

8 Are you aware of any complaints, formal
9 or otherwise, that have raised the claims that are
10 raised in this case?

11 A. No.

12 Q. Have you asked Kim Durr about whether
13 there are -- have been other cases?

14 MR. SCHEUERMAN: I'm going to object.
15 Kim Durr is a paralegal. She works for a
16 corporate attorney. So to the extent you are
17 getting into what conversations you had,
18 that's protected by attorney-client
19 privilege.

20 MR. STERN: I haven't asked what she
21 said. I asked if he has made the inquiry,
22 that's all I --

23 MR. SCHEUERMAN: You can ask that. But
24 just so everyone is clear.

25 A. I don't think I've asked Kim Durr

- David Friedlander -

Page 176

1 specifically that.

2 Q. Okay.

3 MR. STERN: Pass the witness. Do you
4 have questions?

5 MR. SCHEUERMAN: I have a couple follow
6 ups.

7 BY MR. STERN:

8 Q. David, there are instances in which
9 debt collector representatives from the ARS wing
10 of the company have phone communications with
11 consumers, yes or no?

12 A. Yes.

13 Q. And do you classify those people as --
14 what do you call them, agents, debt collectors?

15 A. I call them agents or representatives.

16 Q. Okay. And if you know, how -- when
17 there's an actual phone conversation, how are
18 those people trained to identify Account
19 Resolution Services on the telephone?

20 A. They are trained to use ARS.

21 Q. Again, this is just during phone calls.
22 What's the reason behind during a phone call just
23 using ARS?

24 A. They are talking to consumers and
25 potentially non-consumers, so potentially people

- David Friedlander -

Page 177

1 who don't have accounts in collections. And using
2 ARS doesn't disclose the nature of the call until
3 we have had a chance to identify that we are
4 speaking with an actual debtor.

5 Q. Okay. The telephone message that's
6 referenced in D-4, you were asked by counsel when
7 you first started using it. You weren't able --
8 were not able to give a specific date. But do you
9 have an approximation when that message was --
10 when the company started using that message?

11 A. I could tell you approximately in -- I
12 think it's the message that we started using when
13 we first started calling on behalf of ARS.

14 Q. Okay. When was that?

15 A. Around 2009.

16 Q. Okay. So you referenced -- when you
17 were talking about the vendor Genesis, you said
18 something that they do speech analytics software.
19 What exactly is that? Can you explain that to me?

20 A. It is software that is able to use
21 speech recognition and can analyze large volumes
22 of call conversations and put them into -- store
23 them in electronic file folders that can be
24 brought up through queries that we can --

25 Q. That --

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973-410-4040

LEVINS178

- David Friedlander -

Page 178

1 A. So it makes the conversations more
2 useable for training, quality assurance, and
3 finding particular topics within the calls --
4 within the call recordings.

5 Q. Do you have a quality control program
6 where executives in the HRRG company listen to
7 past recorded calls from agents?

8 A. Yes.

9 Q. Have you ever taken part in listening
10 to any past recorded calls relating to calls made
11 on behalf of ARS debts?

12 A. Yes.

13 Q. Okay. What name is typically used by
14 those agents on the telephone when referring to
15 Account Resolution Services?

16 A. They refer to it commonly as ARS.

17 Q. Then you were asked a couple of times
18 with certain vendors -- strike that.

19 MR. SCHEUERMAN: I have nothing
20 further.

21 MR. STERN: I have some follow-up
22 things that your counsel asked you about.

23 BY MR. STERN:

24 Q. If I understood, you said that the
25 agents are trained that when they are involved in

- David Friedlander -

Page 179

1 a live call that they just use ARS until they know
2 they are actually speaking with the debtor; is
3 that -- did I understand your testimony? Is that
4 your testimony?

5 A. Yes.

6 Q. Once they -- I think earlier we talked
7 about -- when I was asking you, I think you
8 talked about a term you used was "right person."

9 A. Yes.

10 Q. Same meaning, right, the debtor?

11 A. Right party identification.

12 Q. That's right, you said right party not
13 right person.

14 Once the agent determines that they are
15 speaking to the right party, do they mention the
16 full name ARS Account Resolution Services anytime?

17 A. Typically not. They use ARS for the
18 most part.

19 Q. Are there training manuals that govern
20 what this issue -- or training materials I should
21 say. I don't want to limit it to manuals. Any
22 kind of written materials about what name is to be
23 used in telephone conversations?

24 A. There are. There are memos that are
25 used, there are materials they access that are

- David Friedlander -

Page 180

1 electronic and stored in directories that are
2 accessible to staff.

3 Q. Just to be clear, when we are talking
4 about agents, are we talking about only the agents
5 that work for the ARS business unit use those
6 terms, correct; in other words, used the term ARS
7 in their phone calls?

8 A. Yes. I'm talking specifically about
9 agents working on behalf of ARS.

10 Q. Okay. And the agents that -- the other
11 agents who work for HRRG don't refer to ARS at
12 all; correct? Rephrase that. Do they refer to
13 ARS -- withdrawn.

14 Do the agents employed by HRRG who are
15 not working for ARS receive any training on using
16 either ARS or ARS Account Resolution Services in
17 their telephone communications with consumers?

18 A. No.

19 Q. Were you involved in the creation or
20 approval of the script that was used to create the
21 message that was involved here?

22 A. Yes.

23 Q. What role -- you were not president at
24 the time, right? Correct?

25 MR. SCHEUERMAN: I'm sorry. What --

- David Friedlander -

Page 181

1 objection to form. Do you want me to have
2 him go out? It's one word I'm going to use.

3 MR. STERN: I'll rephrase the question.

4 MR. SCHEUERMAN: Thank you.

5 BY MR. STERN:

6 Q. I think you testified in response to
7 your counsel's question that the message that was
8 used here was a message that started being used in
9 2009; is that correct?

10 A. Yes.

11 Q. I thought you testified you had been
12 president for six years?

13 A. 2013 I think I became president.

14 Q. So the last six years. And prior to
15 that you were vice-president. So you were
16 vice-president at the time that the message was
17 started to be used?

18 A. Yes.

19 Q. So what role did you play with respect
20 to either the development or approval of the
21 message?

22 A. I worked with the assistant
23 vice-presidents in creating the message.

24 Q. Who else was involved in creating the
25 message?

- David Friedlander -

Page 182

1 A. I don't know that anyone else was
2 involved.

3 Q. It was you and the assistant
4 vice-president?

5 A. Yes.

6 Q. Who was that assistant vice-president?

7 A. I think at the time it was Judy
8 Oberman.

9 Q. Can you spell the last name?

10 A. O-B-E-R-M-A-N.

11 Q. Is she still with HRRG?

12 A. No.

13 Q. Do you know where she is?

14 A. She is not alive. She passed away.

15 MR. STERN: I have nothing further.

16 MR. SCHEUERMAN: Neither do I.

17 COURT REPORTER: Mr. Scheuerman, did
18 you want a copy?

19 MR. SCHEUERMAN: Yes, ma'am.

20 (Time noted: 5:50 p.m.)
21
22
23
24
25

- David Friedlander -

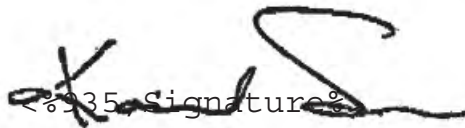
Page 183

C E R T I F I C A T E

I, Kathleen Swenor, do hereby certify that prior to the commencement of the examination, DAVID FRIEDLANDER, was duly sworn by me to tell the truth, the whole truth, and nothing but the truth.

I do further certify that the foregoing is a true and accurate transcript of the testimony as taken stenographically by and before me at this time, place and date hereinbefore set forth.

I do further certify that I am neither a relative nor employee nor attorney nor counsel of any of the parties to this action, and that I am neither a relative nor employee of such attorney or counsel, and that I am not financially interested in the action.

A handwritten signature in black ink, appearing to read 'KSwenor', is written over a faint, semi-transparent watermark that says '%35:Signature%'. The signature is fluid and cursive.

Kathleen Swenor, RPR, CCR

Exhibit 2

TERMS USED IN DEPOSITIONS

BUSINESS NAME:

Healthcare Revenue Recovery Group, LLC

Source: Defendant's Document Production at ARS 03:

1. BUSINESS NAME:

HEALTHCARE REVENUE RECOVERY GROUP, LLC

ALTERNATE NAME:

ARS Account Resolution Services

Source: Defendant's Document Production at ARS 03:

3. ALTERNATE NAME:

ARS ACCOUNT RESOLUTION SERVICES

ABBREVIATION OF ALTERNATE NAME:

ARS

Source: Defendant's response to Interrogatory No. 1:

Since then, "ARS" has always been used by the
Defendant as an abbreviation for ARS Account Resolution Services.



Exhibit 3

ARTICLES OF ORGANIZATION
OF
HEALTHCARE REVENUE RECOVERY GROUP, LLC

The undersigned, pursuant to the provisions of Chapter 608 of the Florida Statutes, for the purpose of forming a limited liability company under the laws of the State of Florida, hereby adopts the following Articles of Organization.

ARTICLE I – NAME

The name of the limited liability company is Healthcare Revenue Recovery Group, LLC (the "Company").

ARTICLE II – ADDRESS

The mailing address and the street address of the principal office of the Company is:

1801 NW 66th Avenue
Suite 200A
Plantation, FL 33313

ARTICLE III – REGISTERED AGENT AND ADDRESS

The name of the Registered Agent for the Company is Corporation Service Company and its street address is as follows:

1201 Hays Street
Tallahassee, Florida 32301-2525

ARTICLE IV – MANAGEMENT

The Company shall be managed by one or more managers and is, therefore, a manager-managed company.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Organization on this 20th day of December, 2004.

John R. [Signature]



CONFIDENTIAL

ARS 01

STATEMENT OF ACCEPTANCE OF REGISTERED AGENT

The undersigned, being the corporation named in the Articles of Organization of Healthcare Revenue Recovery Group, LLC, as the Registered Agent of this limited liability company, hereby consents to and accepts the appointment as Registered Agent of the Company and agrees to act in such capacity. The undersigned further agrees to comply with the provisions of all statutes relating to the proper and complete maintenance of the undersigned's duties as Registered Agent. The undersigned states that it understands and accepts the responsibility and obligations of its position as the Registered Agent of the Company, as provided for in Chapter 608, Florida Statutes.

Corporation Service Company

By J. G. [Signature]
Its Cynthia L. Harbo
as its agent

CONFIDENTIAL

ARS 02

NEW JERSEY DEPARTMENT OF THE TREASURY
DIVISION OF REVENUE AND ENTERPRISE SERVICES

HEALTHCARE REVENUE RECOVERY GROUP, LLC

0600233404

I, the Treasurer of the State of New Jersey, do hereby certify that the above-name did on 20th day of November, 2013 file and record in the department a Certificate of Renewal of Alternate Name.

1. BUSINESS NAME:

HEALTHCARE REVENUE RECOVERY GROUP, LLC

2. BUSINESS ID.:

0600233404

3. ALTERNATE NAME:

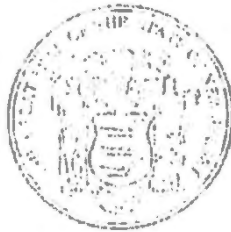
ARS ACCOUNT RESOLUTION SERVICES

4. ALTERNATE NAME IS VALID UNTIL:

December 19, 2018

5. ACTIVITY TO BE CONDUCTED USING ALTERNATE NAME:

Business intend to use the name in New Jersey.



IN TESTIMONY WHEREOF, I have
hereunto set my hand and affixed my
Official Seal at Trenton, this
20th day of November, 2013

A handwritten signature in black ink, appearing to read "Andrew P. Sidamon-Eristoff".

Andrew P. Sidamon-Eristoff
State Treasurer

Certification # 130272517

Verify this certificate at

https://www1.state.nj.us/TYTR_StandingCert/JSP/Verify_Cert.jsp

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ARS 03

1. The first step is to identify the problem. In this case, the problem is that the system is not working properly.

LEVINS191

PLEASE NOTE: This transaction will appear on your next credit card statement as "ARS"

For your convenience you may pay by MasterCard, VISA, American Express or Discover. Check the appropriate box, print the cardholder's name as it appears on the card, the card number, the expiration date, and return this portion of your statement.

CREDIT CARD PAYMENT	
Please Check Appropriate Box	
<input type="checkbox"/> YES	<input type="checkbox"/> NO
CARD NUMBER	
EXP. DATE	
PAYMENT AMOUNT	
SIGNATURE	
PHONE NUMBER	
NAME AS IT APPEARS ON CARD - PLEASE PRINT	

CHANGE OF ADDRESS

Address:

Apt./Unit#:

City:

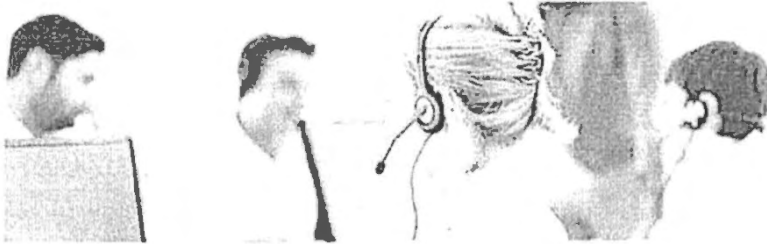
State:

Zip:

CONFIDENTIAL

ARS 05

Make A Payment - ARS Account Resolution ServicesARS Account Resol... Page 1 of 1

Payment
*Make a payment***Request**
*Request Paid In Full Letter***FAQs**
*Frequently Asked Questions***Notices**
*View My Notices***Contact**
*Contact Us***Inicio**
Inicio

This is an attempt to collect a debt and any information obtained shall be used for that purpose.

This communication is from a debt collector.

Make A Payment

To make an online payment, you will need a copy of the original letter sent to you from ARS Account Resolution Services. This transaction will appear as "ARS" on your credit card statement. If you do not have this letter available, please contact our Collections department at (800) 694-3048 (For English) or (800) 664-3397 (Para Español) to obtain the information required to login to your account.

For added convenience, you can also make a payment through our Automated Payment System by calling:

(844) PAY-ARS® / 844-929-2772.

MAKE A PAYMENT

English

[Home](#)

[Make A Payment](#)

[Request Paid In Full Letter](#)

[FAQs](#)

[View My Notices](#)

[Credit Report Issue](#)

[Contact Us](#)

Español

[Inicio](#)

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[Preguntas Frecuentes](#)

[Noticias](#)

[Puntos controvertidos del](#)

[informe crediticio](#)

[Contacto](#)

This is an attempt to collect a debt and any information obtained shall be used for that purpose. This communication is from a debt collector. Nuestro objetivo es cobrar las sumas adeudadas y toda la información recopilada se usará para tal fin. Esta comunicación la emite una entidad a cargo del cobro de deudas. Copyright © 2017 ARSPAYMENT.COM.

<https://www.arspayment.com/make-a-payment>

CONFIDENTIAL

ARS 06

02/17/17
10:33 AM PJB

ACCOUNT RESOLUTION SERVICES
SELECTED

COLLECTOR HSE - 0 HOUSE ROUTE

STATUS Acct:80864955 Disposition:3ATY REPRESENTED BY ATTNY Wait: 02/17/17

DEBTOR Name:LEVINS [REDACTED] Ssn:[REDACTED] Cbr: Ph:856-[REDACTED]
Rp:LEVINS,ELAINE Ssn:[REDACTED] Rp Ph:
Adr1:84 LINCOLN DR Lgl: POE Ph:856-[REDACTED]
Adr2: Freq: Pay: 0.00
City:CLEMENTON Cty:CLEMENTON Canc: Born:[REDACTED]
St: NJ Zip:08021 St: NJ Zip:08021 COP:N Sal:

Clnt:004610 ATLANTIC ER PHYS TEAM PED, TURNERSVILLE NJ, 0139549982-44427216
List:11/24/15 Srv:09/02/14 Ltrs:1 Time:5 Calls:67 Con:0 Bal: 169.82

Org: 169.82

MULTIPLE ACCOUNTS

RM#	Acct	Name / Client	Chk# / Lst	Srv	Lpy	Col	Disp	Bal	Check	Reason	Drivers Licen
	PRN	INT	LI3	LI4	AIN	CC	ATY	MS1	PJI		
1	80864955*	LEVINS [REDACTED]									
	0139549982-44427216/004610/ATLA		11/24/15	09/02/14			HSE 3ATY	169.82			
	169.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		

PAYMENTS No payments.

NOTES

GAP 11/24/15 9:48P Created a Link request using Service Type ARSWEBREC et
GAP 11/24/15 9:48P PRESCRUB index 191138373 (A-80864955)
GAP 11/24/15 9:48P Updated udw 510,18 with 11/24/2015 et PRESCRUB index
GAP 11/24/15 9:48P 191138374 (A-80864955)
GAP 11/24/15 9:48P WEBRECON REQUEST et PRESCRUB index 191138375
GAP 11/24/15 9:48P WR (ARSWEBREC) Created skiptrace request for 'DEBTOR'
GAP 11/24/15 9:48P window 2 (TID #9289486).
GAP 11/25/15 8:44 hrg SYS 09/17/14 12:00M IN FC 03134 NJ BCBS EA-5010 FORM
GAP 11/25/15 8:44 PREPARED
GAP 11/25/15 8:44 hrg SYS 10/28/14 12:00M IN FC BS OF NEW JERSEY TO 6567
GAP 11/25/15 8:44 40902
GAP 11/25/15 8:44 hrg SYS 10/28/14 12:00M IN FC HORIZON BCBS OF NJ AD TO 534
GAP 11/25/15 8:44 hrg SYS 11/26/14 12:00M IN FC SELF PAY AFTER INSURA TO 10
GAP 11/25/15 8:44 hrg SYS 01/24/15 12:00M IN FC CREDIT LETTER SENT TO 994
GAP 11/25/15 8:44 hrg SYS 01/26/15 12:59P BS CC
GAP 11/25/15 8:44 hrg -CB 01/27/15 7:56 SN A
GAP 11/25/15 8:44 hrg SYS 01/28/15 3:57 CC CC
GAP 11/25/15 8:44 hrg SYS 01/28/15 4:30 CC MI
GAP 11/25/15 8:44 hrg SYS 02/10/15 11:14 TR NA CMP01
GAP 11/25/15 8:44 hrg SYS 02/14/15 10:47 TR NA CMP01
GAP 11/25/15 8:44 hrg SYS 02/18/15 11:34 TR NA CMP01
GAP 11/25/15 8:44 hrg SYS 02/23/15 9:25 TR NA
GAP 11/25/15 8:44 hrg -CB 03/03/15 8:21 SN B

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02/17/17
10:33 AM PJB

ACCOUNT RESOLUTION SERVICES
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GAP 11/25/15 8:44 hrg SYS 03/03/15 6:49P TR NA CMP01
GAP 11/25/15 8:44 hrg SYS 03/09/15 12:51P TR NA CMP01
GAP 11/25/15 8:44 hrg SYS 03/13/15 11:29 TR NA CMP01
GAP 11/25/15 8:44 hrg SYS 03/18/15 9:12 TR NA
GAP 11/25/15 8:44 hrg SYS 03/26/15 10:13 TR NA
GAP 11/25/15 8:44 hrg gc 07/24/15 11:26 res 856-566-1979 Left Msg Answering
GAP 11/25/15 8:44 Machine
GAP 11/25/15 8:44 hrg gc 07/24/15 11:26 3000 Active Account (11) Answering
GAP 11/25/15 8:44 hrg nje 07/28/15 11:30P Letter #7 Final Notice - S
GAP 11/25/15 8:44 requested et OLDT7 index
GAP 11/25/15 8:44 hrg nje 07/28/15 11:30P 189323068 1
GAP 11/25/15 8:44 hrg nje 07/28/15 11:30P LTR 7 (FORMER S NTC) SENT et OLDT7
GAP 11/25/15 8:44 index 189323070
GAP 11/25/15 8:44 hrg nje 07/28/15 11:30P LTR 7(S) Sent on Route.This acct
GAP 11/25/15 8:44 included on 7(S) Notice.
GAP 11/25/15 8:44 hrg nje 07/28/15 11:30P et OLDT7 index 189323071
GAP 11/25/15 8:44 hrg JZM 07/29/15 8:48 Letter #7 Final Notice - S sent
GAP 11/25/15 8:44 hrg JZM 07/29/15 9:04 enDO NORDRECM changed DU20114 from to
GAP 11/25/15 8:44 072915
GAP 11/25/15 8:44 hrg gc 09/09/15 10:58 res 856-566-1979 Left Msg Answering
GAP 11/25/15 8:44 hrg gc 09/09/15 10:58 3000 Active Account (11) Answering
GAP 11/25/15 8:44 hrg gc 10/01/15 2:22P res 856-566-1979 Left Msg Answering
GAP 11/25/15 8:44 hrg gc 10/01/15 2:22P 3000 Active Account (11) Answering
GAP 11/25/15 8:44 hrg gc 10/28/15 9:27 res 856-566-1979 Left Msg Answering
GAP 11/25/15 8:44 hrg gc 10/28/15 9:27 3000 Active Account (11) Answering
GAP 11/25/15 8:44 hrg gc 11/09/15 8:55 res 856-566-1979 Left Msg Answering
GAP 11/25/15 8:44 hrg gc 11/09/15 8:55 3000 Active Account (11) Answering
GAP 11/25/15 8:44 hrg OXH 11/11/15 10:42 Stopped 0 letters et return14 index
GAP 11/25/15 8:44 256622346
GAP 11/25/15 8:44 hrg OXH 11/11/15 10:42 Untied account from route 2784932 et
GAP 11/25/15 8:44 return14 index
GAP 11/25/15 8:44 hrg OXH 11/11/15 10:42 256622347 (A-2784932)
GAP 11/25/15 8:44 hrg OXH 11/11/15 10:42 0900 REQUEST TO CANCEL set c.c. 14
GAP 11/25/15 8:44 w/ovrde N et return14
GAP 11/25/15 8:44 hrg OXH 11/11/15 10:42 index 256622351
GAP 11/25/15 8:44 hrg OXH 11/11/15 10:42 Transferred to collector AEE et
GAP 11/25/15 8:44 return14 index 256622352
GAP 11/25/15 8:44 hrg OXH 11/11/15 10:42 (R-2784932)
GAP 11/25/15 8:44 hrg OXH 11/11/15 10:42 Placement period ended.Code 14
GAP 11/25/15 8:44 Cancel to IDX.Await et
GAP 11/25/15 8:44 hrg OXH 11/11/15 10:42 return14 index 256622353
GAP 11/25/15 8:44 hrg OXH 11/11/15 10:42 Await data from client to show 2ndry
GAP 11/25/15 8:44 Agency et return14
GAP 11/25/15 8:44 hrg OXH 11/11/15 10:42 index 256622354
GAP 11/25/15 8:44 hrg OXH 11/24/15 9:04 enDI CANCELCH changed DU20122 from 14
GAP 11/25/15 8:44 to ARS
GAP 11/25/15 8:44 hrg OXH 11/24/15 9:04 Untied account from route 2784932
GAP 11/25/15 8:44 enDI CANCELCH
GAP 11/25/15 8:44 hrg OXH 11/24/15 9:04 9000 CANCEL enDI CANCELCH
GAP 11/25/15 10:39 2500 REQUESTING INFO et DS2000 index 194038492

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02/17/17
10:33 AM PJB

ACCOUNT RESOLUTION SERVICES
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GAP 11/25/15 2:34P enDI MEDLYTIX changed ESSCORE from to 950
GAP 11/25/15 2:34P enDI MEDLYTIX changed DU30001 from 850 to 950
GAP 11/25/15 2:34P enDI MEDLYTIX changed DU51005 from to 11252015
GAP 11/25/15 2:34P 2501 Info Ret from Medlyt enDI MEDLYTIX
GAP 11/25/15 3:46P WR (ARSWEBREC) Received skiptrace results for 'DEBTOR'
GAP 11/25/15 3:46P window 2 (TID #9289486).
GAP 11/25/15 3:46P Updated udw 510,19 with 11/25/2015 et WEBRECNOHT index
GAP 11/25/15 3:46P 194420468 (A-80864955)
GAP 11/25/15 3:46P WEBRECON NO HIT et WEBRECNOHT index 194420469
GAP 11/30/15 8:59 Letter series #1 started et 950 index 207464489
GAP 11/30/15 8:59 Letter #1 AR-A Validation Notice requested et 950 1
GAP 11/30/15 8:59 Updated udw 894,4 with lb BATCH1 et 950 index 207464490
GAP 11/30/15 8:59 (A-80864955)
GAP 11/30/15 8:59 Updated udw 894,5 with 12/12/2015 et 950 index 207464491
GAP 11/30/15 9:21 Letter #1 AR-A Validation Notice sent
GAP 11/30/15 9:21 Set tie parameters to Y,Y,Y et p3000H index 207625626
GAP 11/30/15 9:21 (A-80864955)
GAP 11/30/15 9:21 Set assignment parameters to HSU,,,0 et p3000H index
GAP 11/30/15 9:21 207625627 (A-80864955)
GAP 11/30/15 9:21 3000 BEGIN REG COLLECT et SUCCLS index 207625625
GAP 11/30/15 9:21 This user has no route. et SUCCLS index 207625628
GAP 11/30/15 9:21 (R-80864955)
GAP 11/30/15 9:43 enDO NORDRECM changed DU20114 from to 113015
gc 12/10/15 3:37P res 856-566-1979 Left Msg Answering Machine
gc 12/10/15 3:37P 3000 BEGIN REG COLLECT Answering Machine
gc 12/14/15 7:05P res 856-566-1979 Left Msg Answering Machine
gc 12/14/15 7:05P 3000 BEGIN REG COLLECT Answering Machine
gc 12/23/15 10:59 res 856-566-1979 Left Msg Answering Machine
gc 12/23/15 10:59 3000 BEGIN REG COLLECT Answering Machine
gc 01/07/16 3:49P res 856-566-1979 Left Msg Answering Machine
gc 01/07/16 3:49P 3000 BEGIN REG COLLECT Answering Machine
gc 02/11/16 5:26P res 856-566-1979 Left Msg Answering Machine
gc 02/11/16 5:26P 3000 BEGIN REG COLLECT Answering Machine
gc 02/17/16 9:34 res 856-566-1979 Left Msg Answering Machine
gc 02/17/16 9:34 3000 BEGIN REG COLLECT Answering Machine
gc 02/20/16 8:57 res 856-566-1979 Left Msg Answering Machine
gc 02/20/16 8:57 3000 BEGIN REG COLLECT Answering Machine
gc 02/24/16 1:12P res 856-566-1979 Left Msg Answering Machine
gc 02/24/16 1:12P 3000 BEGIN REG COLLECT Answering Machine
gc 03/02/16 8:54 res 856-566-1979 Left Msg Answering Machine
gc 03/02/16 8:54 3000 BEGIN REG COLLECT Answering Machine
gc 03/08/16 9:59 res 856-566-1979 Left Msg Answering Machine
gc 03/08/16 9:59 3000 BEGIN REG COLLECT Answering Machine
gc 03/11/16 4:36P res 856-566-1979 Left Msg Answering Machine
gc 03/11/16 4:36P 3000 BEGIN REG COLLECT Answering Machine
gc 03/16/16 11:19 res 856-566-1979 Left Msg Answering Machine
gc 03/16/16 11:19 3000 BEGIN REG COLLECT Answering Machine
gc 03/19/16 9:23 res 856-566-1979 Left Msg Answering Machine
gc 03/19/16 9:23 3000 BEGIN REG COLLECT Answering Machine
gc 03/22/16 3:10P res 856-566-1979 Left Msg Answering Machine

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02/17/17
10:33 AM FJB

ACCOUNT RESOLUTION SERVICES
SELECTED

gc	03/22/16	3:10P	3000 BEGIN REG COLLECT Answering Machine
gc	03/25/16	2:44P	res 856-566-1979 Left Msg Answering Machine
gc	03/25/16	2:44P	3000 BEGIN REG COLLECT Answering Machine
gc	03/29/16	3:01P	res 856-566-1979 Left Msg Answering Machine
gc	03/29/16	3:01P	3000 BEGIN REG COLLECT Answering Machine
gc	04/01/16	9:18	res 856-566-1979 Left Msg Answering Machine
gc	04/01/16	9:18	3000 BEGIN REG COLLECT Answering Machine
gc	04/04/16	6:05P	res 856-566-1979 Left Msg Answering Machine
gc	04/04/16	6:05P	3000 BEGIN REG COLLECT Answering Machine
gc	04/07/16	7:28P	res 856-566-1979 Left Msg Answering Machine
gc	04/07/16	7:28P	3000 BEGIN REG COLLECT Answering Machine
gc	04/13/16	2:21P	res 856-566-1979 Left Msg Answering Machine
gc	04/13/16	2:21P	3000 BEGIN REG COLLECT Answering Machine
gc	04/16/16	12:23P	res 856-566-1979 Left Msg Answering Machine
gc	04/16/16	12:23P	3000 BEGIN REG COLLECT Answering Machine
gc	04/20/16	2:15P	res 856-566-1979 Left Msg Answering Machine
gc	04/20/16	2:15P	3000 BEGIN REG COLLECT Answering Machine
gc	04/26/16	7:36P	res 856-566-1979 Left Msg Answering Machine
gc	04/26/16	7:36P	3000 BEGIN REG COLLECT Answering Machine
gc	04/29/16	9:44	res 856-566-1979 Left Msg Answering Machine
gc	04/29/16	9:44	3000 BEGIN REG COLLECT Answering Machine
gc	05/04/16	8:57	res 856-566-1979 Left Msg Answering Machine
gc	05/04/16	8:57	3000 BEGIN REG COLLECT Answering Machine
gc	05/11/16	9:45	res 856-566-1979 Left Msg Answering Machine
gc	05/11/16	9:45	3000 BEGIN REG COLLECT Answering Machine
gc	05/18/16	3:47P	res 856-566-1979 Left Msg Answering Machine
gc	05/18/16	3:47P	3000 BEGIN REG COLLECT Answering Machine
gc	05/25/16	6:00P	res 856-566-1979 Left Msg Answering Machine
gc	05/25/16	6:00P	3000 BEGIN REG COLLECT Answering Machine
gc	06/02/16	10:06	res 856-566-1979 Left Msg Answering Machine
gc	06/02/16	10:06	3000 BEGIN REG COLLECT Answering Machine
gc	06/14/16	3:58P	res 856-566-1979 Left Msg Answering Machine
gc	06/14/16	3:58P	3000 BEGIN REG COLLECT Answering Machine
gc	06/21/16	7:31P	res 856-566-1979 Left Msg Answering Machine
gc	06/21/16	7:31P	3000 BEGIN REG COLLECT Answering Machine
gc	06/30/16	5:04P	res 856-566-1979 Left Msg Answering Machine
gc	06/30/16	5:04P	3000 BEGIN REG COLLECT Answering Machine
gc	07/13/16	7:33P	res 856-566-1979 Left Msg Answering Machine
gc	07/13/16	7:33P	3000 BEGIN REG COLLECT Answering Machine
gc	07/19/16	7:49P	res 856-566-1979 Left Msg Answering Machine
gc	07/19/16	7:49P	3000 BEGIN REG COLLECT Answering Machine
gc	07/27/16	8:44	res 856-566-1979 Left Msg Answering Machine
gc	07/27/16	8:44	3000 BEGIN REG COLLECT Answering Machine
gc	08/03/16	8:52	res 856-566-1979 Left Msg Answering Machine
gc	08/03/16	8:52	3000 BEGIN REG COLLECT Answering Machine
gc	08/09/16	5:24P	res 856-566-1979 Left Msg Answering Machine
gc	08/09/16	5:24P	3000 BEGIN REG COLLECT Answering Machine
gc	08/17/16	4:39P	res 856-566-1979 Left Msg Answering Machine
gc	08/17/16	4:39P	3000 BEGIN REG COLLECT Answering Machine
gc	08/23/16	6:34P	res 856-566-1979 Left Msg Answering Machine

CONFIDENTIAL

02/17/17
10:33 AM PJB

ACCOUNT RESOLUTION SERVICES
SELECTED

gc 08/23/16 6:34P 3000 BEGIN REG COLLECT Answering Machine
gc 08/30/16 2:50P res 856-566-1979 Left Msg Answering Machine
gc 08/30/16 2:50P 3000 BEGIN REG COLLECT Answering Machine
gc 09/02/16 11:05 res 856-566-1979 Left Msg Answering Machine
gc 09/02/16 11:05 3000 BEGIN REG COLLECT Answering Machine
PJB 09/03/16 10:30P Created a Link request using Service Type ARSBANKOADD et
PJB 09/03/16 10:30P BANKOMONDD index 691191925 (A-80864955)
PJB 09/03/16 10:30P Updated udw 510,1 with 09/03/2016 et BANKOMONDD index
PJB 09/03/16 10:30P 691191926 (A-80864955)
PJB 09/03/16 10:30P BANKO REQUEST et BANKOMONDD index 691191927
PJB 09/03/16 10:30P LN (ARSBANKOADD) Created skiptrace request for 'DEMO'
PJB 09/03/16 10:30P window 2 (TID #25870019).
gc 09/07/16 7:46P res 856-566-1979 Left Msg Answering Machine
gc 09/07/16 7:46P 3000 BEGIN REG COLLECT Answering Machine
gc 09/13/16 7:14P res 856-566-1979 Left Msg Answering Machine
gc 09/13/16 7:14P 3000 BEGIN REG COLLECT Answering Machine
PJB 09/15/16 10:28P LN (ARSBANKOADD) Received skiptrace results for 'DEMO'
PJB 09/15/16 10:28P window 2 (TID #25870019).
PJB 09/15/16 10:28P BANKO RETURNED NO HIT et BANKONOHIT index 718053965
PJB 09/15/16 10:28P Updated udw 510,2 with 09/15/2016 et BANKONOHIT index
PJB 09/15/16 10:28P 718053967 (A-80864955)
gc 09/20/16 5:20P res 856-566-1979 Left Msg Answering Machine
gc 09/20/16 5:20P 3000 BEGIN REG COLLECT Answering Machine
gc 09/23/16 9:28 res 856-566-1979 Left Msg Answering Machine
gc 09/23/16 9:28 3000 BEGIN REG COLLECT Answering Machine
gc 09/27/16 5:15P res 856-566-1979 Left Msg Answering Machine
gc 09/27/16 5:15P 3000 BEGIN REG COLLECT Answering Machine
gc 09/30/16 4:39P res 856-566-1979 Left Msg Answering Machine
gc 09/30/16 4:39P 3000 BEGIN REG COLLECT Answering Machine
gc 10/11/16 1:49P res 856-566-1979 Left Msg Answering Machine
gc 10/11/16 1:49P 3000 BEGIN REG COLLECT Answering Machine
gc 10/14/16 9:40 res 856-566-1979 Left Msg Answering Machine
gc 10/14/16 9:40 3000 BEGIN REG COLLECT Answering Machine
gc 10/19/16 1:52P res 856-566-1979 Left Msg Answering Machine
gc 10/19/16 1:52P 3000 BEGIN REG COLLECT Answering Machine
gc 10/24/16 3:11P res 856-566-1979 Left Msg Answering Machine
gc 10/24/16 3:11P 3000 BEGIN REG COLLECT Answering Machine
gc 10/27/16 10:27 res 856-566-1979 Left Msg Answering Machine
gc 10/27/16 10:27 3000 BEGIN REG COLLECT Answering Machine
gc 11/04/16 9:32 res 856-566-1979 Left Msg Answering Machine
gc 11/04/16 9:32 3000 BEGIN REG COLLECT Answering Machine
gc 11/11/16 3:20P res 856-566-1979 Left Msg Answering Machine
gc 11/11/16 3:20P 3000 BEGIN REG COLLECT Answering Machine
gc 11/17/16 11:18 res 856-566-1979 Left Msg Answering Machine
gc 11/17/16 11:18 3000 BEGIN REG COLLECT Answering Machine
gc 11/23/16 10:14 res 856-566-1979 Left Msg Answering Machine
gc 11/23/16 10:14 3000 BEGIN REG COLLECT Answering Machine
gc 12/01/16 2:31P res 856-566-1979 Left Msg Answering Machine
gc 12/01/16 2:31P 3000 BEGIN REG COLLECT Answering Machine
gc 12/07/16 6:07P res 856-566-1979 Left Msg Answering Machine

CONFIDENTIAL

02/17/17
10:33 AM PJB

ACCOUNT RESOLUTION SERVICES
SELECTED

gc 12/07/16 6:07P 3000 BEGIN REG COLLECT Answering Machine
gc 12/13/16 6:41P res 856-566-1979 Left Msg Answering Machine
gc 12/13/16 6:41P 3000 BEGIN REG COLLECT Answering Machine
gc 12/21/16 1:37P res 856-566-1979 Left Msg Answering Machine
gc 12/21/16 1:37P 3000 BEGIN REG COLLECT Answering Machine
gc 12/29/16 1:25P res 856-566-1979 Left Msg Answering Machine
gc 12/29/16 1:25P 3000 BEGIN REG COLLECT Answering Machine
gc 01/06/17 4:29P res 856-566-1979 Left Msg Answering Machine
gc 01/06/17 4:29P 3000 BEGIN REG COLLECT Answering Machine
gc 01/11/17 5:40P res 856-566-1979 Left Msg Answering Machine
gc 01/11/17 5:40P 3000 BEGIN REG COLLECT Answering Machine
gc 01/19/17 8:55 res 856-566-1979 Left Msg Answering Machine
gc 01/19/17 8:55 3000 BEGIN REG COLLECT Answering Machine
gc 02/07/17 1:25P res 856-566-1979 AM NO MSG LEFT
gc 02/07/17 1:25P 3000 BEGIN REG COLLECT Answering Machine
PJB 02/10/17 6:13P SoL Date changed from blank to 09/02/2024.
PJB 02/10/17 6:13P SoL Date changed from 09/02/2024 to 09/02/2020.
PJB 02/17/17 10:32 Changed wait date to 02/17/17 et 3ATY index 844966190
PJB 02/17/17 10:32 (R-80864955)
PJB 02/17/17 10:32 Transferred to collector HSE et 3ATY index 844966191
PJB 02/17/17 10:32 (R-80864955)
PJB 02/17/17 10:32 Stopped 0 letters et 3ATY index 844966192
PJB 02/17/17 10:32 3ATY REPRESENTED BY ATTNY et WIN22 index 844966189
PJB 02/17/17 10:32 DBPF value changed to 1 et WIN22 index 844966193
PJB 02/17/17 10:32 (A-80864955)

** END OF REPORT **

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Exhibit 4

MARKS, O'NEILL, O'BRIEN,
DOHERTY & KELLY, P.C.
BY: Christian M. Scheuerman, Esquire
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535 Route 38 East
Cherry Hill, NJ 08002
(856)663-4300

ATTORNEY FOR DEFENDANT
Healthcare Revenue Recovery Group,
LLC

447-102973 (SXX/CMS)

ELAINE LEVINS and WILLIAM LEVINS,
on behalf of themselves and other similarly
situated

VS.

HEALTHCARE REVENUE RECOVERY
GROUP, LLC D/B/A ARS ACCOUNT
RESOLUTION SERVICES AND JOHN and
JANE DOES 1 THROUGH 25

UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY
CAMDEN VICINAGE

Case No. 1:17-cv-00928-RBK-KMW

CIVIL ACTION

DEFENDANT'S ANSWERS TO
PLAINTIFF'S INTERROGATORIES

Defendant, Healthcare Revenue Recovery Group, LLC, hereby responds to Plaintiff's Interrogatories as follows:

1. What is the name and last known address of each human being who provided any information used to respond to any of these Interrogatories?

ANSWER: Objection. The question is overbroad. Without waiving same, Defendant drafted the responses with assistance of counsel. Information was obtained from various sources, including David Friedlander.

2. What is the name and last known address of each human being who investigated the factual allegations set forth in the Complaint?

ANSWER: Objection, this question is improper in that it suggests a non-existent legal obligation to "investigate" Plaintiffs' allegations. To the contrary, it is solely Plaintiffs' burden to establish a cause of action against Defendant. Defendant denies all allegations in the complaint. The question is also over broad to the extent it inquires as to conduct by "human beings" beyond Defendant. In addition, to the extent this question inquires as to investigation of allegations by the Defendant and its counsel, it improperly calls for the disclosure of attorney work product and/or privileged information.

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3. Describe each Communication You made or sent to either or both Plaintiffs. The description for each Communication should be sufficient to distinguish it from all other Communications. Such detail can include, but is not limited to, the date and time of the Communication, the way the Communication was made, and the content of the Communication.

ANSWER: On November 30, 2015, a letter was mailed to Elaine Levins. Thereafter, multiple telephone messages were left with the Plaintiffs on various dates, and in every one the caller was identified as "ARS." The content of the letter speaks for itself.

4. Describe each Communication You received from either or both Plaintiffs. The description for each Communication should be sufficient to distinguish it from all other Communications. Such detail can include, but is not limited to, the date and time of the Communication, the way the Communication was made, and the content of the Communication.

ANSWER: Answering Defendant did not receive any communications from the Plaintiffs. In particular, the Plaintiffs never disputed that they owed the debt and never called Defendant in response to the telephone messages.

5. How do You create and store records of each written and oral Communication between You and a Consumer? If any records are stored in a database, include a description of each field in the database.

ANSWER: Objection. This question is overbroad and beyond the scope of discovery established in the November 7, 2018 Order. It has nothing to do with whether Defendant regularly transacts business using "ARS," or whether "ARS" is a commonly used acronym.

6. What is the meaning of each abbreviation, code, letter, numeral, or symbol regularly used in Your records of collection activities?

ANSWER: Objection. This question is overbroad and beyond the scope of discovery established in the November 7, 2018 Order. It has nothing to do with whether Defendant regularly transacts business using "ARS," or whether "ARS" is a commonly used acronym.

7. What is the name and last known address of each human being who attempted to collect the Obligation on HRRG's behalf?

ANSWER: Objection, this question is overly vague in the context of the allegations in this case. Without waiving same, no person from

{P11374768 }

Defendant has attempted to collect the obligation from the Plaintiffs. More specifically, the letter and telephone messages left for the Plaintiffs were not generated by a specific individual.

8. State each name, acronym, and abbreviation under which Healthcare Revenue Recovery Group, LLC has identified itself to others since its formation and, for each, include dates when the name, acronym, or abbreviation was first used and last used.

ANSWER: Objection. This question is overbroad as to time frame and subject matter in light of the November 7, 2018 Order. Without waiving same, "ARS Account Resolution Services" began operations in January 2009. Since then, "ARS" has always been used by the Defendant as an abbreviation for ARS Account Resolution Services. Transactions also appear as "ARS" on credit card statements.

9. Describe with reasonable particularity each Communication which You made during the Term in which you used "ARS" but in which you did not include one of the following in the same Communication: "Healthcare Revenue Recovery Group", "HRRG", or "Account Resolution Services".

ANSWER: Objection. This question is overbroad as to time frame and subject matter in light of the November 7, 2018 Order. Without waiving same, the telephone message left with Plaintiffs refers only to "ARS." In addition, if the Plaintiffs had made a payment on Defendant's website, arspayment.com, the transaction would only appear as "ARS" on the credit card statement. In addition, the only business name visible on the outside of the Plaintiffs' November 30, 2015 collection letter was "ARS." "ARS" is prominently displayed in the upper left hand corner of the Plaintiff's collection letter and is placed in font which is twice as large as any other font in the letter. The bottom left hand portion of the letter also directs consumers to send payments to "ARS."

10. State the factual basis for Your decision to use "ARS Account Resolution Services" to either describe or identify Healthcare Revenue Recovery Group, LLC. If the factual basis includes any Documents, describe each Document with reasonable particularity enough to identify it.

ANSWER: Objection. This question as phrased is vague and unintelligible in referring to some undefined "decision." By way of further objection, any such "decision" is not probative of any material issue in this case. Without waiving same, ARS Account Resolution Services began operations in January 2009, and since then "ARS" is the name under which it usually transacts with the public.

{PH374768 1}

11. State the factual basis for Your decision to use "ARS" (i.e., "ARS" alone and not followed by "Account Resolution Services") to either describe or identify Healthcare Revenue Recovery Group, LLC to others. If the factual basis includes any Document, describe each Document with reasonable particularity enough to identify it.

ANSWER: Objection. This question as phrased is vague and unintelligible in referring to some undefined "decision." ARS Account Resolution Services is a registered trade name. By way of further objection, any such "decision" is not probative of any material issue in this case.

12. When did You begin using "ARS" (i.e., "ARS" alone and not followed by "Account Resolution Services") in voicemail messages left for Consumers?

ANSWER: ARS Account Resolution Services began operations in January 2009, and "ARS" has been utilized since that time.

13. State all facts that support Your contention that this Court lacks jurisdiction over the subject matter of Plaintiffs First Amended Complaint.

ANSWER: Based on discovery produced to date, Defendant does not anticipate relying on this affirmative defenses at this time.

14. State all facts that support Your contention that Plaintiffs' claims are barred by the applicable Statute of Limitations and/or Laches.

ANSWER: Some communications between the Defendant and the Plaintiffs took place more than a year prior to the filing of Plaintiffs' complaint and such claims are therefore time barred

15. State all facts that support Your contention that the Answering Defendant owed no duty to Plaintiff at the time of Plaintiff's alleged injuries.

ANSWER: It is Plaintiffs' burden to establish each element of the cause of action alleged, including the existence, nature, and scope of a legal duty to Plaintiffs. Defendant denies that Plaintiffs have satisfied that burden.

16. State all facts that support Your contention that if the damages of the Plaintiffs are true and proven then such damages were not caused by any conduct of Answering Defendant, which was secondary and passive, but were caused by the primary and active conduct of third parties over whom the Answering Defendant had no control.

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ANSWER: Based on discovery produced to date, Defendant does not anticipate relying on this affirmative defenses at this time.

17. State all facts that support Your contention that the claims of Plaintiffs are barred in whole or in part by the Entire Controversy Doctrine.

ANSWER: Based on discovery produced to date, Defendant does not anticipate relying on this affirmative defenses at this time.

18. State all facts that support Your contention that the claims of Plaintiffs are barred by the doctrines of arbitration and award, estoppel, res judicata, and/or waiver.

ANSWER: Based on discovery produced to date, Defendant does not anticipate relying on this affirmative defenses at this time.

19. State all facts that support Your contention that Plaintiffs' claims are barred for failure to exhaust all administrative remedies.

ANSWER: Based on discovery produced to date, Defendant does not anticipate relying on this affirmative defenses at this time.

20. State all facts that support Your contention that Defendant is entitled to the bona fide error defense.

ANSWER: The bona fide error defense provides that a debt collector may not be held liable if it can show that a violation was not intentional and resulted from a bona fide error notwithstanding the maintenance of procedures reasonably adapted to avoid such procedures. Defendant shall rely upon all documents produced by all parties and third-parties, all interrogatory responses, and all party and third-party depositions to support this defense.

21. State all facts that support Your contention that "ARS" is either the name under which HRRG usually transacts business or a commonly used acronym of its registered name, "ARS Account Resolution Services."

ANSWER: ARS Account Resolution Services began operations in January 2009, and since then "ARS" is the name under which it usually transacts with the public. In all of the written and oral communications with the Plaintiffs, Defendant consistently used the name "ARS." The only business name visible on the outside of the Plaintiffs' November 30, 2015 collection letter was "ARS." "ARS" is prominently displayed in the upper left hand corner of the written correspondence to Plaintiffs

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in font which is twice as large as any other font in the letter. The bottom left hand portion of the letter also directs Plaintiffs to send payments to "ARS."

In all telephone communications with consumers Defendant's employees exclusively utilize the "ARS" name. In addition, Defendant's website is identified as "arspayment.com." All payments by consumers made via the website will appear as "ARS" on a consumer's credit card statement. In addition, Defendant uses "ARS" in dealings with vendors.

22. If You contend that each voicemail message You left for either or both Plaintiffs did not misrepresent your identity as being that of another debt collector, state all facts which support that contention.

ANSWER:

Objection. This question incorrectly suggests it is Defendant's burden to establish a negative. To the contrary it is Plaintiffs' burden to establish each element of cause of action. Moreover, discovery has demonstrated no evidence of any misrepresentation of the identity of "ARS." To the contrary, the telephone messages to Plaintiffs identified the caller as "ARS." A website and telephone number were provided. The identity of the caller and nature of the call is fully and plainly disclosed. The actual website is even provided to allow payments to be made. The website advises that "ARS" will appear on a consumer's credit card statement after an online payment is made. In addition, well before the Plaintiffs received the alleged telephone message, Defendant sent Elaine Levins a letter. The only business name visible on the outside of the Ms. Levins' November 30, 2015 letter was "ARS."

23. If You contend that "ARS" (i.e., "ARS" alone and not followed by "Account Resolution Services") is an acronym commonly used by You to identify yourself, state all facts which support that contention.

ANSWER: See response to no. 21.

24. If You contend You consistently used "ARS" (i.e., "ARS" alone and not followed by "Account Resolution Services") when dealing with either or both Plaintiffs, state all facts which support your contention.

ANSWER: See response to no. 21.

CORPORATE DECLARATION

I am authorized to make this declaration. I declare under penalty of perjury that the foregoing is true and correct. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

David Friedlander

David M. Friedlander
President, Healthcare Revenue Recovery
Group, LLC

Dated: 3/13/2019

{PH374768.1}

Exhibit 5

TELEPHONE MESSAGE TRANSCRIPT

DMC

This is

[1] *ARS* calling.

[2] Please return our call at 1-800-694-3048.

[3] ARS is a debt collector.

[4] This is an attempt to collect a debt.

[5] Any information obtained will be used for that purpose.

[6] Again, our number is 1-800-694-3048.

[7] Visit us at www.arspayment.com.



Exhibit 6

Levins v. Healthcare Revenue Recovery Group LLC, 902 F.3d 274 (2018)

902 F.3d 274
United States Court of Appeals, Third Circuit.

Elaine LEVINS; William Levins, on behalf of
themselves and others similarly situated, Appellants

v.

HEALTHCARE REVENUE RECOVERY GROUP LLC, a/k/a ARS
Account Resolution Services; John and Jane Does 1 through 25

No. 17-3330

|
Argued June 5, 2018

|
Filed: August 22, 2018

Synopsis

Background: Debtor brought putative class action against debt collector, alleging that debt collector's voicemail messages violated Fair Debt Collection Practices Act (FDCPA). The United States District Court for the District of New Jersey, No. 1-17-cv-00928, Robert B. Kugler, J., 2017 WL 4269467, granted debt collector's motion to dismiss for failure to state claim. Debtor appealed.

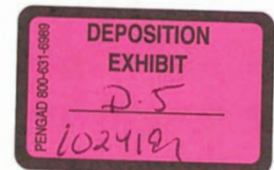
Holdings: The Court of Appeals, Jordan, Circuit Judge, held that:

debtor stated claim under FDCPA provision prohibiting use of names other than debt collector's true name;

debtor collector did not violate FDCPA provision prohibiting placement of telephone calls without meaningful disclosure of caller's identity; and

debtor collector did not violate FDCPA provision prohibiting use of false representations or deceptive means.

Affirmed in part, vacated in part, and remanded.



*277 On Appeal from the United States District Court for the District of New Jersey, (D.C. No. 1-17-cv-00928), District Judge: Honorable Robert B. Kugler

Levins v. Healthcare Revenue Recovery Group LLC, 902 F.3d 274 (2018)

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Sean X. Kelly, Christian M. Scheuerman [ARGUED], Marks O'Neill O'Brien Doherty & Kelly, 535 Route 38 East, Suite 501, Cherry Hill, NJ 08002, Counsel for Appellee

Before: AMBRO, JORDAN, and VANASKIE, Circuit Judges

OPINION

JORDAN, Circuit Judge.

In this appeal, we interpret three provisions of the Fair Debt Collection Practices Act (“FDCPA”), 15 U.S.C. §§ 1692-1692p. Elaine and William Levins allege that Healthcare Revenue Recovery Group LLC (“HRRG”) violated §§ 1692e(14), 1692d(6), and 1692e(10) by leaving telephone voice messages that did not use its true name, did not meaningfully disclose its identity, and used false representations and deceptive means to collect or attempt to collect a debt or obtain information about a consumer. In particular, the Levinses complain that voicemail messages in which HRRG went by the name of “ARS” were insufficient to identify it as HRRG or even as “ARS ACCOUNT RESOLUTION SERVICES,” which is an alternative business name used by HRRG. HRRG moved to dismiss the complaint, as amended, for failure to state a claim, and the District Court granted that motion.

We conclude that the Levinses have stated a plausible claim that HRRG violated § 1692e(14)’s “true name” provision, but they have not stated plausible claims under §§ 1692d(6) or 1692e(10). Accordingly, ***278** we will vacate in part and affirm in part the dismissal of their case.

I. BACKGROUND

A. Allegations In The Complaint ¹

¹ For convenience, we refer to the amended complaint simply as “the complaint.” We construe the allegations of that pleading in the light most favorable to the Levinses. *See infra* note 2.

The Levinses, who live in New Jersey, purportedly incurred a debt that was transferred to HRRG for collection. HRRG then began leaving pre-recorded voicemail messages

Levins v. Healthcare Revenue Recovery Group LLC, 902 F.3d 274 (2018)

on the Levinses' phone in an attempt to collect the debt. The following is a transcription of the message:

ARS calling. Please return our call at 1-800-694-3048. ARS is a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose. Again, our number is 1-800-694-3048. Visit us at www.arspayment.com.

(App. at 22 ¶ 31.)

At the time the Levinses received that message over and over, they did not know the identity of the caller. They had never received any written communication from HRRG. Having recently gone through bankruptcy, they knew of a debt collector with the full name "ARS National Services, Inc." that was known as "ARS" for short. That company, however, turns out to be wholly unrelated to HRRG. While it has registered the name "ARS ACCOUNT RESOLUTION SERVICES" in New Jersey, HRRG has neither registered the stand-alone name "ARS" nor taken any other legal steps to do business under that specific name.

There are numerous businesses that use the name "ARS," including the debt collector the Levinses had heard of, which is a California corporation registered to transact business in New Jersey. According to the Levinses, "by reputation the name 'ARS' is, without more, associated in the nation's debt collection industry with ARS National Services Inc." (App. at 23 ¶ 41.) A Google search of "ARS" along with "debt" or "collector" will result in links to many debt collectors other than HRRG. Reference to www.arspayment.com, the website that HRRG mentioned in the pre-recorded messages it left for the Levinses, does not narrow the field. It only leads to a browser privacy warning that blocks access to the website. And, if one ignores the warning and accesses the site, the website begins tracking and storing information about the computer user.

B. Procedural History

Within a year of receiving the voicemail messages from HRRG, the Levinses filed their putative class-action complaint alleging that HRRG violated the FDCPA when attempting to collect debts from them and others similarly situated. They eventually filed an amended complaint in which they claimed that the pre-recorded messages violate 15 U.S.C. §§ 1692e(14), 1692d(6), and 1692e(10) because they "use the name of any business, company or organization other than the true name of the debt collector's business, company, or organization"; "fail to provide meaningful disclosure of HRRG's

identity”; and “use false representations and deceptive means to collect or attempt to collect any debt and to obtain information concerning a consumer[.]” (App. at 19 ¶ 13.)

HRRG moved to dismiss the case, invoking Federal Rule of Civil Procedure 12(b)(6). Along with its motion, HRRG filed an attorney declaration with supporting documents. Among those was a certificate stating that it is registered to do *279 business in New Jersey under the name “ARS ACCOUNT RESOLUTION SERVICES,” and a collection letter that it purports to have sent to Elaine Levins in November 2015. The Levinses opposed HRRG’s motion and submitted their own attorney declaration with documents listing hundreds of businesses registered in New Jersey under names that include “ARS.” After reviewing the parties’ submissions, the District Court granted the motion to dismiss.

The Levinses have timely appealed.

II. DISCUSSION²

2 The District Court had jurisdiction under 28 U.S.C. § 1331. We have jurisdiction pursuant to 28 U.S.C. § 1291. “We exercise plenary review over a district court’s dismissal for failure to state a claim under Rule 12(b)(6), applying the same standard as the district court.” *Glover v. FDIC*, 698 F.3d 139, 144 (3d Cir. 2012). “We will affirm an order dismissing a complaint only when the complaint fails to contain sufficient factual matter, accepted as true, to state a claim to relief that is plausible on its face.” *Rotkiske v. Klemm*, 890 F.3d 422, 424 n.2 (3d Cir. 2018) (en banc) (internal quotation marks omitted). “A claim has facial plausibility when the plaintiff pleads factual content that allows the court to draw the reasonable inference that the defendant is liable for the misconduct alleged.” *Tatis v. Allied Interstate, LLC*, 882 F.3d 422, 426 (3d Cir. 2018). We construe the allegations in the complaint in the light most favorable to the non-moving parties, the plaintiffs. *Id.*

In appealing the order dismissing their complaint for failure to state a claim, the Levinses make three arguments. First, they say that HRRG violated § 1692e(14) because it did not use its true name in the voicemail messages. Next, they argue that HRRG violated § 1692d(6) because the messages did not meaningfully disclose the caller’s identity. And finally, they assert that HRRG violated § 1692e(10) because forcing consumers to call HRRG or navigate its website is a deceptive means to collect debts and obtain information about a consumer.

HRRG of course disputes all of those contentions. It says that it did not violate § 1692e(14) because “ARS” is an abbreviation of its registered alternative business name “ARS Account Resolution Services,” which is a true name. It then contends that it did not violate § 1692d(6) because the messages said that the caller was a debt collector, pointed out that the purpose of the call was to collect a debt, and provided a phone number and website for the consumer to use, all of which was a sufficient disclosure of identity. And, last, it argues that it did not use deceptive collection practices in violation

Levins v. Healthcare Revenue Recovery Group LLC, 902 F.3d 274 (2018)

of § 1692e(10) because the messages informed consumers that any information obtained would be used to collect a debt.

Before turning to the parties' competing arguments, though, we must determine which materials can properly be considered in evaluating the District Court's decision to dismiss the claims under Rule 12(b)(6).

A. We Decline To Rely On The Collection Letter Attached To HRRG's Motion To Dismiss Because The Complaint Does Not Reference Or Rely On It.

We “generally consider only the allegations contained in the complaint, exhibits attached to the complaint[,] and matters of public record” when evaluating whether dismissal under Rule 12(b)(6) was proper. *Pension Benefit Guar. Corp. v. White Consol. Indus., Inc.*, 998 F.2d 1192, 1196 (3d Cir. 1993). But we can also consider “an undisputedly authentic document that a defendant attaches as an exhibit to a motion to dismiss if the plaintiff's claims are based on the document.” *Id.* We may do so because “the primary problem raised by looking to documents outside the complaint—lack *280 of notice to the plaintiff—is dissipated where the plaintiff has actual notice ... and has relied upon [those] documents in framing the complaint.” *Schmidt v. Skolas*, 770 F.3d 241, 249 (3d Cir. 2014) (internal quotation marks, alteration, and citation omitted).

Here, HRRG asks us to consider the collection letter that it claims to have mailed to the Levinses in November 2015. The letter bears a company logo consisting of the letters “ARS,” says in the letterhead that “Account Resolution Services” is “a division of HRRG, LLC,” and, in the body of the letter, uses “ARS” as an abbreviated name. (App. at 38.) HRRG urges us to conclude that the Levinses received that collection letter before the phone messages and so would have understood ARS and HRRG to be one and the same. The Levinses respond that the letter is off limits at this stage of the litigation, and they are right. We will not consider it because the claims in the Levinses' complaint are not based on it. Rather, the claims are based on the pre-recorded phone messages that the Levinses allegedly received. Indeed, the Levinses specifically allege that they have never received any written communication from HRRG, and we must take that as true, *see Tatis v. Allied Interstate, LLC*, 882 F.3d 422, 426 (3d Cir. 2018) (construing allegations in the complaint in the light most favorable to the non-moving party).³

³ The District Court's decision likewise did not reference that collection letter. We will, however, consider the certificate stating that HRRG is registered to do business in New Jersey under the name “ARS ACCOUNT RESOLUTION SERVICES,” (App. at 35), because it is a matter of public record, *Pension Benefit Guar. Corp.*, 998 F.2d at 1196. The District Court referenced the certificate in its decision, and neither party disputes that choice on appeal. That is the limit of what we are considering outside of the complaint.

Levins v. Healthcare Revenue Recovery Group LLC, 902 F.3d 274 (2018)

Of course, our decision not to consider the letter at this stage does not mean that it is irrelevant or forever precluded from consideration. Assuming it is properly tendered to the District Court, HRRG may rely on it later in a motion for summary judgment or at trial.

With that decided, we can now consider whether the Levinses have stated their FDCPA claims with sufficient plausibility to withstand the motion to dismiss.

B. The Levinses Have Stated A Plausible Claim Under § 1692e(14).

Congress enacted the FDCPA “to eliminate abusive debt collection practices by debt collectors[.]” 15 U.S.C. § 1692. Because it is a remedial statute, “we construe its language broadly, so as to effect its purpose.” *Tatis*, 882 F.3d at 427 (internal quotation marks and citation omitted). In evaluating whether a particular debt-collection practice violates the Act, “we employ a ‘least sophisticated debtor’ standard[.]” *Id.* (citation omitted). “The standard is objective, meaning that the specific plaintiff need not prove that she was actually confused or misled, only that the objective least sophisticated debtor would be.” *Id.* (internal quotation marks, emphasis, and citation omitted). “[That] standard aims to protect the gullible as well as the shrewd, but it nevertheless preserves a quotient of reasonableness[.]” *Id.* (internal quotation marks, alterations, and citations omitted).

To state a claim under the FDCPA, a plaintiff must allege that “(1) she is a consumer, (2) the defendant is a debt collector, (3) the defendant’s challenged practice involves an attempt to collect a ‘debt’ as the Act defines it, and (4) the defendant has violated a provision of the FDCPA in attempting to collect the debt.” *Id.* Here, the parties only dispute *281 the fourth element, *i.e.*, whether the messages violated §§ 1692e(14), 1692d(6), or 1692e(10) of the Act.

We conclude that the Levinses have stated a plausible claim under § 1692e(14) because, as alleged in the complaint, “ARS” is neither HRRG’s full business name, the name under which it usually transacts business, nor a commonly used acronym of its registered name “ARS ACCOUNT RESOLUTION SERVICES.” Section 1692e prohibits a debt collector from “us[ing] any false, deceptive, or misleading representation or means in connection with the collection of any debt.” 15 U.S.C. § 1692e. It contains a non-exhaustive list of prohibited conduct, one sort of which is “[t]he use of any business, company, or organization name other than the true name of the debt collector’s business, company, or organization.” *Id.* § 1692e(14).

The FDCPA is enforced by the Federal Trade Commission (“FTC”), which has offered guidance on how to interpret that statute. *Hawthorne v. Mac Adjustment, Inc.*, 140

Levins v. Healthcare Revenue Recovery Group LLC, 902 F.3d 274 (2018)

F.3d 1367, 1372 n.2 (11th Cir. 1998). Although the FTC's guidance "does not have the force of law and is not entitled to deference in FDCPA cases[.]" we may adopt its interpretation when we find its logic persuasive. *Brown v. Card Serv. Ctr.*, 464 F.3d 450, 455 (3d Cir. 2006) (internal quotation marks, alterations, and citation omitted). The FTC has interpreted the "true name" requirement in § 1692e(14) to permit a debt collector to "use its full business name, the name under which it usually transacts business, or a commonly-used acronym[.]" as long as "it consistently uses the same name when dealing with a particular consumer." *Statements of General Policy or Interpretation Staff Commentary On the Fair Debt Collection Practices Act*, 53 Fed. Reg. 50097, 50107 (Dec. 13, 1988) [hereinafter *FTC Commentary*]. That is a sound interpretation of the statutory requirement, and we adopt it as our own.

Here, at this early stage in the case, when we must take the allegations in the complaint as true, the Levinses have plausibly alleged facts suggesting that "ARS" is not the "true name" of HRRG. While they do not deny that "ARS" is a name HRRG may use, they say that the acronym is commonly associated with other debt collection companies, including "ARS National Services, Inc.," and that it could refer to hundreds of other businesses registered to do business in New Jersey under names that include "ARS." (App. at 23 ¶¶ 37, 41; App. at 41.) See also *Sayles v. Advanced Recovery Sys., Inc.*, 865 F.3d 246, 248 (5th Cir. 2017) (abbreviating defendant "Advanced Recovery Systems, Inc." as "ARS"); *Koby v. ARS Nat'l Servs., Inc.*, 846 F.3d 1071, 1074 (9th Cir. 2017) (abbreviating defendant "ARS National Services, Inc." as "ARS"). Nothing in the information properly before us indicates that "ARS" is HRRG's full business name, the name under which it usually transacts business, or its commonly used acronym. To the extent HRRG argues to the contrary, it is doing so without proper record support. It will have an opportunity later to expand the record, but for now taking the allegations in the complaint as true, we conclude that the Levinses have stated a plausible claim for relief under § 1692e(14).⁴

⁴ The District Court reached the opposite conclusion by relying on *Pescatrice v. Elite Recovery Service, Inc.*, No. 06-61130, 2007 WL 1192441 (S.D. Fla. Apr. 23, 2007), and *Strand v. Diversified Collection Service, Inc.*, 380 F.3d 316 (8th Cir. 2004). Those cases, however, are distinguishable.

In *Pescatrice*, the court held that there was no violation of § 1692e(10) when a debt collector used an abbreviation of its company name in the return address of a mailing. 2007 WL 1192441, at *4; see also 15 U.S.C. § 1692e(10) (prohibiting "[t]he use of any false representation or deceptive means to collect or attempt to collect any debt or to obtain information concerning a consumer"); *infra* Section II.D. Similarly, in *Strand*, the court held that a collection agency's practice of using its initials and corporate logo on an envelope's exterior did not violate § 1692f(8). 380 F.3d at 319; see also 15 U.S.C. § 1692f(8) (prohibiting "[u]sing any language or symbol, other than the debt collector's address, on any envelope when communicating with a consumer by use of the mails or by telegram, except that a debt collector may use his business name if such name does not indicate that he is in the debt collection business"). Both of those cases were based on different provisions of the FDCPA, and we do not interpret them as deciding the "true name" question that is at issue here.

***282 C. The Levinses Have Not Stated A Plausible Claim Under § 1692d(6).**

Section 1692d prohibits a debt collector from “engag[ing] in any conduct the natural consequence of which is to harass, oppress, or abuse any person in connection with the collection of a debt.” 15 U.S.C. § 1692d. It too, like § 1692e, contains a non-exhaustive list of prohibited conduct, one type of which is “the placement of telephone calls without meaningful disclosure of the caller’s identity.” *Id.* § 1692d(6). Here, though the issue is close, we conclude that the District Court was correct to rule that the Levinses have not stated a claim under § 1692d(6). The voicemail messages provided enough information about the caller’s identity for the least sophisticated debtor to know that the call was from a debt collector and was an attempt to collect a debt.

The statute does not define “meaningful disclosure[.]” but in *Hart v. Credit Control, LLC*, the United States Court of Appeals for the Eleventh Circuit interpreted “meaningful disclosure” as requiring a debt collector’s voice message to provide two types of information: first, “the name of the debt collection company[.]” and second, “the nature of the debt collection company’s business, which can be satisfied by disclosing that the call is on behalf of a debt collection company[.]” 871 F.3d 1255, 1260 (11th Cir. 2017). The court held that there was no violation of § 1692d(6) when the individual calling on behalf of the debt collector did not leave his or her personal name in a message because that individual provided a company name and stated that the call was from a debt collector. *Id.* at 1259-60; *see also id.* at 1256 (“This is Credit Control calling with a message. This call is from a debt collector. Please call us at 866-784-1160. Thank you.”). District courts in our Circuit have similarly interpreted “meaningful disclosure” as requiring a debt collector “to reveal itself as a collection agency when leaving messages” because “[m]eaningful disclosure requires a debt collector to disclose enough information so as not to mislead the recipient as to the purpose of the call.” *See Pisarz v. GC Servs. Ltd. P’ship*, No. 16-4552, 2017 WL 1102636, at *6 (D.N.J. Mar. 24, 2017) (internal quotation marks and citation omitted); *see also id.* (citing district court cases).

The Levinses claim that saying “ARS” was not enough meaningful disclosure of the caller’s identity to be lawful under § 1692d(6). As with their claim under § 1692e(14), they again argue that, from the words of the messages, it is not clear that “ARS” would uniquely refer to HRRG because there are other companies in the debt collection industry that are associated with the name “ARS,” and there are other businesses registered in New Jersey with business names or associated names that include “ARS.” Although we agreed with that contention with respect to § 1692e(14)’s “true name” requirement, it ***283** has less force in the context of § 1692d(6) for two reasons.

First, although it is possible for a debt collector's phone message to violate both §§ 1692d(6) and 1692e(14),⁵ a violation of one provision is not necessarily a violation of the other because "meaningful disclosure of the caller's identity" is not restricted to providing the name of the debt collector. As explained above, "meaningful disclosure of the caller's identity" has been interpreted to include information that discloses the call is from a debt collector so as not to mislead the least sophisticated debtor of the purpose of the call. Here, the voicemail messages would not mislead the least sophisticated debtor because the messages gave some identifying information about the caller, stated that the call was from a debt collector, and stated that the call was an attempt to collect a debt. Even though the Levinses have sufficiently alleged that "ARS" is, as already discussed, less than a "true name" as defined by § 1692e(14), they have not plausibly alleged that using the abbreviation "ARS," which is associated with a registered identity of HRRG, amounts to a lack of meaningful disclosure of the sort forbidden by § 1692d(6). Nothing in the messages rises to the level of "harass[ment], oppress[ion], or abuse ... in connection with the collection of a debt," which is the target of § 1692d.

⁵ The FTC regards a debt collector's use of "a false business name in a phone call" as violating both §§ 1692e(14) and 1692d(6). See *FTC Commentary*, 53 Fed. Reg. at 50105 ("A debt collector who uses a false business name in a phone call to conceal his identity violates [§ 1692e(14)], as well as [§ 1692d(6)]."); *id.* at 50107 ("When a debt collector uses a false business name in a phone call, he violates [§ 1692d(6)] as well as [§ 1692e(14)]."). We agree that such conduct would violate both §§ 1692e(14) and 1692d(6), but here the Levinses have not alleged that "ARS" is a "false business name" of HRRG. They have only alleged and argued that the name "ARS" could refer to any number of companies that use the name "ARS," which falls short of saying that "ARS" is a "false business name" of HRRG.

Second, and closely related, if we were to say that use of anything less than a debt collector's "true name" was a violation of § 1692d(6), we would make § 1692d(6) superfluous in light of § 1692e(14). See *Everage v. Nat'l Recovery Agency*, No. 14-2463, 2015 WL 1071757, at *5 (E.D. Pa. Mar. 11, 2015) (declining to import § 1692e(14)'s "true name" requirement into § 1692d(6)). When Congress enacted the FDCPA, it used the term "true name" in § 1692e(14), whereas it used "meaningful disclosure of the caller's identity" in § 1692d(6). Fair Debt Collection Practices Act, Pub. L. No. 95-109, 91 Stat. 874, 877-78 (1977). The difference must have significance. If Congress had wanted § 1692d(6) also to require that a debt collection company use its "true name[.]" then it would have so specified. See *Loughrin v. United States*, — U.S. —, 134 S.Ct. 2384, 2390, 189 L.Ed.2d 411 (2014) (noting "when Congress includes particular language in one section of a statute but omits it in another[,] ... th[e Supreme] Court presumes that Congress intended a difference in meaning" (internal quotation marks, citation, and alteration omitted)). We will not rewrite the statute and import the "true name" requirement of § 1692e(14) into § 1692d(6).

For those reasons, the District Court properly dismissed the Levinses' claim under § 1692d(6).

D. The Levinses Have Not Stated A Plausible Claim Under § 1692e(10).

Finally, we also agree with the District Court's conclusion that the Levinses failed *284 to state a claim under § 1692e(10) because the messages adequately warned that any information obtained would be used to collect a debt. Section 1692e(10) prohibits "[t]he use of any false representation or deceptive means to collect or attempt to collect any debt or to obtain information concerning a consumer." 15 U.S.C. § 1692e(10).

Violations of § 1692e(10) usually "include impersonating a public official, falsely representing that unpaid debts will be referred to an attorney, and misrepresenting the amount of the debt owed." *Harvey v. Great Seneca Fin. Corp.*, 453 F.3d 324, 331 (6th Cir. 2006) (internal citations omitted); *see also, e.g., Crossley v. Lieberman*, 868 F.2d 566, 571 (3d Cir. 1989) (holding attorney violated § 1692e(10) when he sent a collection letter that falsely represented that a mortgage foreclosure case was already in litigation, that threatened to take action within one week, and that failed to inform debtor of her right to cure). To state a claim under § 1692e, a false statement "must be material when viewed through the least sophisticated debtor's eyes[.]" which means "it has the potential to affect the decision-making process of the least sophisticated debtor[.]" *Jensen v. Pressler & Pressler*, 791 F.3d 413, 421 (3d Cir. 2015) (emphasis omitted).

Here, nothing in the messages rises to the level of being materially deceptive, misleading, or false. The plain language of each message reveals that the caller is a debt collector, that the call is part of an attempt to collect a debt, and that any information obtained will be used in that attempt. Given those clear disclosures, even the least sophisticated debtor is fairly on notice that calling the phone number provided in the message or visiting the website might result in the debt collector obtaining information that it could use in trying to collect the debt. The caller's purpose is transparent and the messages are far removed from the false representations that typically have been held to violate § 1692e(10). The District Court thus properly dismissed the claim brought under that FDCPA subsection.

III. CONCLUSION

For the foregoing reasons, we will vacate the District Court's dismissal of the § 1692e(14) claim and remand for further proceedings. We will affirm, however, the District Court's dismissal of the claims under §§ 1692d(6) and 1692e(10).

Levins v. Healthcare Revenue Recovery Group LLC, 902 F.3d 274 (2018)

All Citations

902 F.3d 274

End of Document

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Exhibit 7

Fill in this information to identify your case:

United States Bankruptcy Court for the:

DISTRICT OF NEW JERSEY

Case number (if known)

Chapter you are filing under:

☒ Chapter 7☐ Chapter 11☐ Chapter 12☐ Chapter 13☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

William

First name

Michael

Middle name

Bring your picture identification to your meeting with the trustee.

Levins

Last name and Suffix (Sr., Jr., II, III)

Elaine

First name

Marie

Middle name

Levins

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

Elaine McConnell

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-5748**xxx-xx-0664**

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 2 of 58

Debtor 1 **William Michael Levins**Debtor 2 **Elaine Marie Levins**

Case number (if known)

About Debtor 1:**About Debtor 2 (Spouse Only in a Joint Case):****4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**☒ I have not used any business name or EINs.Include trade names and
doing business as names

Business name(s)

EINs

☒ I have not used any business name or EINs.

Business name(s)

EINs

5. Where you live**84 Lincoln Drive
Laurel Springs, NJ 08021**

Number, Street, City, State & ZIP Code

Camden

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy*Check one:*☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)*Check one:*☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 3 of 58

Debtor 1 William Michael Levins

Debtor 2 Elaine Marie Levins

Case number (if known)

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☒ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
-
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
-
9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.
- ☐ Yes.
- | | | | | | |
|----------|-------|------|-------|-------------|-------|
| District | _____ | When | _____ | Case number | _____ |
| District | _____ | When | _____ | Case number | _____ |
| District | _____ | When | _____ | Case number | _____ |
-
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No.
- ☐ Yes.
- | | | | |
|----------|-------|---------------------|-------|
| Debtor | _____ | Relationship to you | _____ |
| District | _____ | When | _____ |
| Debtor | _____ | Relationship to you | _____ |
| District | _____ | When | _____ |
-
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 4 of 58

Debtor 1 William Michael Levins

Debtor 2 Elaine Marie Levins

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor**12. Are you a sole proprietor of any full- or part-time business?**☒ No. Go to Part 4.☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

☒ No. I am not filing under Chapter 11.☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**☒ No.☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 5 of 58

Debtor 1 **William Michael Levins**
Debtor 2 **Elaine Marie Levins**

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:
- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☒ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 6 of 58

Debtor 1 **William Michael Levins**
Debtor 2 **Elaine Marie Levins**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

- 16. What kind of debts do you have?**
- 16a. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☐ No. Go to line 16b.
- ☒ Yes. Go to line 17.
- 16b. **Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
- ☐ No. Go to line 16c.
- ☐ Yes. Go to line 17.
- 16c. State the type of debts you owe that are not consumer debts or business debts
-
- 17. Are you filing under Chapter 7?**
- ☐ No. I am not filing under Chapter 7. Go to line 18.
- Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?**
- ☒ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
- ☐ No
- ☒ Yes
-
- 18. How many Creditors do you estimate that you owe?**
- ☒ 1-49 ☐ 1,000-5,000 ☐ 25,001-50,000
- ☐ 50-99 ☐ 5001-10,000 ☐ 50,001-100,000
- ☐ 100-199 ☐ 10,001-25,000 ☐ More than 100,000
- ☐ 200-999
-
- 19. How much do you estimate your assets to be worth?**
- ☐ \$0 - \$50,000 ☐ \$1,000,001 - \$10 million ☐ \$500,000,001 - \$1 billion
- ☐ \$50,001 - \$100,000 ☐ \$10,000,001 - \$50 million ☐ \$1,000,000,001 - \$10 billion
- ☒ \$100,001 - \$500,000 ☐ \$50,000,001 - \$100 million ☐ \$10,000,000,001 - \$50 billion
- ☐ \$500,001 - \$1 million ☐ \$100,000,001 - \$500 million ☐ More than \$50 billion
-
- 20. How much do you estimate your liabilities to be?**
- ☐ \$0 - \$50,000 ☐ \$1,000,001 - \$10 million ☐ \$500,000,001 - \$1 billion
- ☐ \$50,001 - \$100,000 ☐ \$10,000,001 - \$50 million ☐ \$1,000,000,001 - \$10 billion
- ☒ \$100,001 - \$500,000 ☐ \$50,000,001 - \$100 million ☐ \$10,000,000,001 - \$50 billion
- ☐ \$500,001 - \$1 million ☐ \$100,000,001 - \$500 million ☐ More than \$50 billion

Part 7: Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ **William Michael Levins****William Michael Levins**

Signature of Debtor 1

/s/ **Elaine Marie Levins****Elaine Marie Levins**

Signature of Debtor 2

Executed on **March 29, 2016**
MM / DD / YYYYExecuted on **March 29, 2016**
MM / DD / YYYY

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 7 of 58

Debtor 1 **William Michael Levins**Debtor 2 **Elaine Marie Levins**

Case number (if known)

For your attorney, if you are represented by one**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Andrew B. Finberg

Signature of Attorney for Debtor

Date

March 29, 2016

MM / DD / YYYY

Andrew B. Finberg

Printed name

Law Offices of Andrew B. Finberg, LLC

Firm name

525 Route 73 South, Suite 200**Marlton, NJ 08053**

Number, Street, City, State & ZIP Code

Contact phone **856-988-9055**

Email address

andy@sjbankruptcylaw.com

Bar number & State

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main Document Page 8 of 58

Fill in this information to identify your case:

Debtor 1 **William Michael Levins**
 First Name Middle Name Last Name

Debtor 2 **Elaine Marie Levins**
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number _____
 (if known)

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets
Value of what you own

1. **Schedule A/B: Property** (Official Form 106A/B)

1a. Copy line 55, Total real estate, from Schedule A/B..... \$ **170,000.00**

1b. Copy line 62, Total personal property, from Schedule A/B..... \$ **9,655.00**

1c. Copy line 63, Total of all property on Schedule A/B..... \$ **179,655.00**

Part 2: Summarize Your Liabilities

Your liabilities
Amount you owe

2. **Schedule D: Creditors Who Have Claims Secured by Property** (Official Form 106D)

2a. Copy the total you listed in Column A, *Amount of claim*, at the bottom of the last page of Part 1 of *Schedule D*... \$ **120,083.57**

3. **Schedule E/F: Creditors Who Have Unsecured Claims** (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F*..... \$ **600.00**

3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F*..... \$ **100,362.00**

Your total liabilities \$ **221,045.57**

Part 3: Summarize Your Income and Expenses

4. **Schedule I: Your Income** (Official Form 106I)
 Copy your combined monthly income from line 12 of *Schedule I*..... \$ **5,000.00**

5. **Schedule J: Your Expenses** (Official Form 106J)
 Copy your monthly expenses from line 22c of *Schedule J*..... \$ **5,153.00**

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

☒ Yes

7. What kind of debt do you have?

☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 9 of 58

Debtor 1 **William Michael Levins**Debtor 2 **Elaine Marie Levins**

Case number (if known)

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ **4,118.51**

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

	Total claim
From Part 4 on Schedule E/F, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 600.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ 0.00
9g. Total. Add lines 9a through 9f.	\$ 600.00

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 10 of 58

Fill in this information to identify your case and this filing:

Debtor 1	William Michael Levins		
	First Name	Middle Name	Last Name
Debtor 2	Elaine Marie Levins		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>DISTRICT OF NEW JERSEY</u>			
Case number _____			

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

84 Lincoln Drive

Street address, if available, or other description

Laurel Springs NJ 08021-0000

City State ZIP Code

Camden

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$170,000.00

Current value of the portion you own?

\$170,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee simple

☐ Check if this is community property (see instructions)

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 11 of 58

Debtor 1 **William Michael Levins**
Debtor 2 **Elaine Marie Levins**

Case number (if known)

If you own or have more than one, list here:

1.2

**Ocean Resort Master Association
Timeshare**

Street address, if available, or other description

City State ZIP Code

County

What is the property? Check all that apply

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☒ Timeshare
☐ Other

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local
property identification number:**Timeshare to be surrendered**Do not deduct secured claims or exemptions. Put
the amount of any secured claims on *Schedule D:
Creditors Who Have Claims Secured by Property.*Current value of the
entire property?**Unknown**Current value of the
portion you own?**Unknown**Describe the nature of your ownership interest
(such as fee simple, tenancy by the entireties, or
a life estate), if known.☐ Check if this is community property
(see instructions)**If you own or have more than one, list here:**

1.3

Ocean Resort Master Association

Street address, if available, or other description

City State ZIP Code

County

What is the property? Check all that apply

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☒ Timeshare
☐ Other

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local
property identification number:**Timeshare to be surrendered**Do not deduct secured claims or exemptions. Put
the amount of any secured claims on *Schedule D:
Creditors Who Have Claims Secured by Property.*Current value of the
entire property?**Unknown**Current value of the
portion you own?**Unknown**Describe the nature of your ownership interest
(such as fee simple, tenancy by the entireties, or
a life estate), if known.☐ Check if this is community property
(see instructions)2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for
pages you have attached for Part 1. Write that number here.....=>**\$170,000.00****Part 2: Describe Your Vehicles**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that
someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases.*

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 12 of 58

Debtor 1 **William Michael Levins**
Debtor 2 **Elaine Marie Levins**

Case number (if known) _____

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles☐ No☒ Yes3.1 Make: **Honda**Model: **CR-V**Year: **1999**

Approximate mileage: _____

Other information: _____

Who has an interest in the property? Check one☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this is community property**
(see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.**Current value of the entire property?****\$1,000.00****Current value of the portion you own?****\$1,000.00****4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories***Examples:* Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories☒ No☐ Yes**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>****\$1,000.00****Part 3: Describe Your Personal and Household Items****Do you own or have any legal or equitable interest in any of the following items?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**6. Household goods and furnishings***Examples:* Major appliances, furniture, linens, china, kitchenware☐ No☒ Yes. Describe.....**Misc. Household Goods and Furnishings****\$2,500.00****7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games☐ No☒ Yes. Describe.....**Electronics****\$1,000.00****8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles☐ No☒ Yes. Describe.....**Books, Pictures, Misc. items**
-books and pictures have only personal/sentimental value**\$50.00****9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☒ No

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 13 of 58

Debtor 1 **William Michael Levins**
Debtor 2 **Elaine Marie Levins**

Case number (if known) _____

☐ Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☐ No☒ Yes. Describe.....**Shotgun (1)****\$100.00****11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe.....**Clothing****\$500.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☒ Yes. Describe.....**Engagement Ring, His & Her's Wedding Band, Tennis Bracelet****\$3,000.00****13. Non-farm animals***Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here****\$7,150.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☒ No☐ Yes.....**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

**TD Bank (checking)
-personal checking account
-account number ending in #2370****17.1. Checking****\$363.00****TD Business Checking Account
-account number ending in #3142****17.2. Checking****\$108.00**

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 14 of 58

Debtor 1 **William Michael Levins**
Debtor 2 **Elaine Marie Levins**

Case number (if known)

17.3.	Business Checking	Columbia Bank (checking) -business account ending in #4972	\$225.00
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17.4.	Savings	TD Bank (Savings) -personal account ending in #6409	\$94.00
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17.5.		TD Bank (UTTM) account -wife is custodial parent for daughter's account -account number ending in #3291	\$714.00
-------	--	---	----------

18. Bonds, mutual funds, or publicly traded stocks*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes..... Institution or issuer name:**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☐ No☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

Nuvonium, LLC**-liabilities exceed assets****-business leases space and has no assets****-business has only nominal receivables**

%

\$1.00**20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☐ No☒ Yes. List each account separately.

Type of account:

Institution name:

IRA**-in husband's name****-retirement account listed for informational purposes****Unknown****IRA****-in wife's name****-retirement account listed for informational purposes****Unknown****22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes. Institution name or individual:**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes..... Issuer name and description.

Official Form 106A/B

Schedule A/B: Property

page 5

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 15 of 58

Debtor 1 **William Michael Levins**
Debtor 2 **Elaine Marie Levins**

Case number (if known) _____

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☐ No☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☐ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☐ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☐ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.**28. Tax refunds owed to you**☐ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☐ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☐ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☐ No☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:**Term Life Insurance for Both Debtors****-No cash surrender value****-listed for informational purposes****\$0.00****32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☐ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue☐ No

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 16 of 58

Debtor 1 **William Michael Levins**
Debtor 2 **Elaine Marie Levins**

Case number (if known) _____

☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$1,505.00****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☒ No. Go to Part 6.☐ Yes. Go to line 38.**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**☒ No. Go to Part 7.☐ Yes. Go to line 47.**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?***Examples: Season tickets, country club membership*☒ No☐ Yes. Give specific information.....**54. Add the dollar value of all of your entries from Part 7. Write that number here****\$0.00****Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2		\$170,000.00
56. Part 2: Total vehicles, line 5	\$1,000.00	
57. Part 3: Total personal and household items, line 15	\$7,150.00	
58. Part 4: Total financial assets, line 36	\$1,505.00	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
	+	
62. Total personal property. Add lines 56 through 61...	\$9,655.00	Copy personal property total \$9,655.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$179,655.00

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main Document Page 17 of 58

Fill in this information to identify your case:

Debtor 1 **William Michael Levins**
 First Name Middle Name Last Name

Debtor 2 **Elaine Marie Levins**
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF NEW JERSEY**

Case number _____
 (if known)

☐ Check if this is an amended filing
Official Form 106C**Schedule C: The Property You Claim as Exempt**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
84 Lincoln Drive Laurel Springs, NJ 08021 Camden County Line from <i>Schedule A/B</i> : 1.1	\$170,000.00	<input checked="" type="checkbox"/> \$45,950.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
1999 Honda CR-V Line from <i>Schedule A/B</i> : 3.1	\$1,000.00	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
Misc. Household Goods and Furnishings Line from <i>Schedule A/B</i> : 6.1	\$2,500.00	<input checked="" type="checkbox"/> \$2,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Electronics Line from <i>Schedule A/B</i> : 7.1	\$1,000.00	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Books, Pictures, Misc. items -books and pictures have only personal/sentimental value Line from <i>Schedule A/B</i> : 8.1	\$50.00	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 18 of 58

Debtor 1 **William Michael Levins**
Debtor 2 **Elaine Marie Levins**

Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Clothing Line from Schedule A/B: 11.1	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Engagement Ring, His & Her's Wedding Band, Tennis Bracelet Line from Schedule A/B: 12.1	\$3,000.00	<input checked="" type="checkbox"/> \$3,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
Checking: TD Business Checking Account -account number ending in #3142 Line from Schedule A/B: 17.2	\$108.00	<input checked="" type="checkbox"/> \$108.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Business Checking: Columbia Bank (checking) -business account ending in #4972 Line from Schedule A/B: 17.3	\$225.00	<input checked="" type="checkbox"/> \$225.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Savings: TD Bank (Savings) -personal account ending in #6409 Line from Schedule A/B: 17.4	\$94.00	<input checked="" type="checkbox"/> \$94.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
TD Bank (UTTM) account -wife is custodial parent for daughter's account -account number ending in #3291 Line from Schedule A/B: 17.5	\$714.00	<input checked="" type="checkbox"/> \$714.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Nuvonium, LLC -liabilities exceed assets -business leases space and has no assets -business has only nominal receivables Line from Schedule A/B: 19.1	\$1.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
IRA -in husband's name -retirement account listed for informational purposes Line from Schedule A/B: 21.1	Unknown	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(12)
IRA -in wife's name -retirement account listed for informational purposes Line from Schedule A/B: 21.2	Unknown	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(12)

3. **Are you claiming a homestead exemption of more than \$155,675?**
(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main Document Page 19 of 58

Fill in this information to identify your case:

Debtor 1 **William Michael Levins**
 First Name Middle Name Last Name

Debtor 2 **Elaine Marie Levins**
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number _____
 (if known)

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A	Column B	Column C
Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
\$1,131.00	Unknown	Unknown

2.1 Ocean Resort Master Association

Creditor's Name

PO Box 30510
Honolulu, HI 96820-0510

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

Ocean Resort Master Association Timeshare
Timeshare to be surrendered

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred _____

Last 4 digits of account number _____

2.2 Ocean Resort Master Association

Creditor's Name

PO Box 30510
Honolulu, HI 96820-0510

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

Ocean Resort Master Association Timeshare to be surrendered

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main Document Page 20 of 58

Debtor 1 **William Michael Levins** Case number (if know) _____
 First Name Middle Name Last Name
 Debtor 2 **Elaine Marie Levins**
 First Name Middle Name Last Name

Date debt was incurred _____ Last 4 digits of account number _____

2.3	PNC Mortgage Creditor's Name PO Box 6534 Carol Stream, IL 60197-6534 Number, Street, City, State & Zip Code	Describe the property that secures the claim: 84 Lincoln Drive Laurel Springs, NJ 08021 Camden County As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) First Mortgage	\$71,656.60	\$170,000.00	\$0.00
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Who owes the debt? Check one.
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred _____ Last 4 digits of account number _____

2.4	TD Bank Creditor's Name Operations Center PO Box 219 Lewiston, ME 04243 Number, Street, City, State & Zip Code	Describe the property that secures the claim: 84 Lincoln Drive Laurel Springs, NJ 08021 Camden County As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) Second Mortgage	\$44,462.97	\$170,000.00	\$0.00
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Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred _____ Last 4 digits of account number _____

Add the dollar value of your entries in Column A on this page. Write that number here:

\$120,083.57

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$120,083.57

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main Document Page 21 of 58

Fill in this information to identify your case:

Debtor 1 **William Michael Levins**
 First Name Middle Name Last Name

Debtor 2 **Elaine Marie Levins**
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF NEW JERSEY**

Case number _____
 (if known)

☐ Check if this is an amended filing
Official Form 106E/F**Schedule E/F: Creditors Who Have Unsecured Claims****12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims**1. Do any creditors have priority unsecured claims against you?**
☐ No. Go to Part 2.

☒ Yes.
2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount	
2.1	Internal Revenue Service Priority Creditor's Name PO Box 7346 Philadelphia, PA 19101-7346 Number Street City State Zip Code	Last 4 digits of account number _____	\$300.00	\$300.00	\$0.00
Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____			

Case number (if know)

Part 2: List All of Your NONPRIORITY Unsecured Claims

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

4. **List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Official Form 106 E/F

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 23 of 58

Debtor 1 **William Michael Levins**Debtor 2 **Elaine Marie Levins**

Case number (if know) _____

4.2	American Express Nonpriority Creditor's Name PO Box 981535 El Paso, TX 79998-1535 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ \$8,158.00 When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit card purchases
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4.3	American Express Nonpriority Creditor's Name c/o Jaffe & Asher 600 Third Avenue New York, NY 10016-1901 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ \$18,296.00 When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Collection Account
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4.4	ARS National Services Inc Nonpriority Creditor's Name Po Box 463023 Escondido, CA 92046 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ \$1,190.00 When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit card purchases
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Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 24 of 58

Debtor 1 **William Michael Levins**Debtor 2 **Elaine Marie Levins**

Case number (if know)

4.5	Atlantic Credit and Finance Inc. Nonpriority Creditor's Name PO Box 12966 Roanoke, VA 24030-2966 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number \$15,727.00 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit card purchases
4.6	Capital One Nonpriority Creditor's Name PO Box 30285 Salt Lake City, UT 84130-0285 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number \$5,262.00 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit card purchases
4.7	CHOP Nonpriority Creditor's Name 3401 Civic Center Blvd Philadelphia, PA 19104 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number \$1,179.00 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Medical Bills

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 25 of 58

Debtor 1 William Michael Levins

Debtor 2 Elaine Marie Levins

Case number (if know)

4.8	Citibank Nonpriority Creditor's Name PO Box 6004 Sioux Falls, SD 57117-6004 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number \$6,447.00 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit card purchases
4.9	FMA Alliance, Ltd. Nonpriority Creditor's Name 12339 Cutten Road Houston, TX 77066 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number \$479.00 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit card purchases
4.10	Global Credit & Collection Corp Nonpriority Creditor's Name 5440 N. Cumberland Ave. Chicago, IL 60656 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number \$4,931.00 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Collection Account

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 26 of 58

Debtor 1 **William Michael Levins**Debtor 2 **Elaine Marie Levins**

Case number (if know)

4.1 1	Global Credit & Collection Corp Nonpriority Creditor's Name 5440 N. Cumberland Ave. Chicago, IL 60656 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number \$2,065.00 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Collection Account
4.1 2	HRRG Nonpriority Creditor's Name PO Box 459080 Sunrise, FL 33345-9080 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number \$170.00 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Medical Bills
4.1 3	J. Kars Nonpriority Creditor's Name Collections Dept. PO Box 8058 Mason, OH 45040 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number \$5,126.00 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Collection Account

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 27 of 58

Debtor 1 William Michael Levins

Debtor 2 Elaine Marie Levins

Case number (if know)

4.1 4	Kennedy Health System Nonpriority Creditor's Name 500 Marlboro Ave Cherry Hill, NJ 08034 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number \$684.00 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Medical Bills
4.1 5	Kennedy Health System Nonpriority Creditor's Name 500 Marlboro Ave Cherry Hill, NJ 08034 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number \$684.00 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Medical Bills
4.1 6	Kohls Nonpriority Creditor's Name PO Box 3084 Milwaukee, WI 53201 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number \$422.00 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit card purchases

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 28 of 58

Debtor 1 **William Michael Levins**Debtor 2 **Elaine Marie Levins**

Case number (if know) _____

4.1
7**Midland Credit Management**

Last 4 digits of account number _____

\$0.00

Nonpriority Creditor's Name

**2365 Northside Drive Suite 300
San Diego, CA 92106**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Notice Purpose Only**4.1
8**Monarch Recovery Mgmt. Inc.**

Last 4 digits of account number _____

\$2,227.00

Nonpriority Creditor's Name

**10965 Decatur Road
Philadelphia, PA 19154**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Collection Account**4.1
9**MRS Associates, Inc.**

Last 4 digits of account number _____

\$7,276.00

Nonpriority Creditor's Name

**1930 Olney Ave.
Cherry Hill, NJ 08003**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☒ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

☐ Contingent☐ Unliquidated☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Collection Account**

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 29 of 58

Debtor 1 William Michael Levins

Debtor 2 Elaine Marie Levins

Case number (if know)

4.2 0	MRS Associates, Inc. Nonpriority Creditor's Name 1930 Olney Ave. Cherry Hill, NJ 08003 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number \$3,715.00 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Collection Account
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4.2 1	Target Card Services Nonpriority Creditor's Name 3901 West 53rd St. Sioux Falls, SD 57106-4216 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number \$2,403.00 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit card purchases
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4.2 2	TD Bank Nonpriority Creditor's Name Operations Center PO Box 219 Lewiston, ME 04243 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number \$2,410.00 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit card purchases
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Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 30 of 58

Debtor 1 William Michael Levins

Debtor 2 Elaine Marie Levins

Case number (if know)

4.2 3	TD Bank Nonpriority Creditor's Name Attn Bankruptcy PO Box 9547 Portland, ME 04112 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number \$9,321.00 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit card purchases
4.2 4	United Recvoery Systems Nonpriority Creditor's Name 5800 North Course Drive Houston, TX 77072 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number \$0.00 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Notice Purpose Only
4.2 5	Virtua Health Nonpriority Creditor's Name Po Box 8500 Lockbox 7542 Philadelphia, PA 19178 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number \$2,130.00 When was the debt incurred? As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Medical Bills

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 31 of 58

Debtor 1 **William Michael Levins**Debtor 2 **Elaine Marie Levins**

Case number (if know)

have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Total claims from Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$	600.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$	600.00

Total claims from Part 2	6f. Student loans	6f.	\$	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	100,362.00
	6j. Total Nonpriority. Add lines 6f through 6i.	6j.	\$	100,362.00

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main Document Page 32 of 58

Fill in this information to identify your case:

Debtor 1 **William Michael Levins**
First Name Middle Name Last Name

Debtor 2 **Elaine Marie Levins**
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF NEW JERSEY**

Case number _____
(if known)

☐ Check if this is an amended filing

Official Form 106G**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?
☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
☒ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

State what the contract or lease is for

2.1 **Volvo Car Financial**
PO Box 91300
Mobile, AL 36691-1300

2014 Volvo S60

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 33 of 58

Fill in this information to identify your case:

Debtor 1 **William Michael Levins**
 First Name Middle Name Last Name

Debtor 2 **Elaine Marie Levins**
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number _____
 (if known)

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

☒ No

☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☒ No. Go to line 3.

☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1

Name

Number Street
 City State ZIP Code

☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G, line _____

3.2

Name

Number Street
 City State ZIP Code

☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G, line _____

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main Document Page 34 of 58

Fill in this information to identify your case:

Debtor 1 William Michael LevinsDebtor 2 Elaine Marie Levins
(Spouse, if filing)United States Bankruptcy Court for the: DISTRICT OF NEW JERSEYCase number _____
(If known)

Check if this is:

☐ An amended filing☐ A supplement showing postpetition chapter 13 income as of the following date:MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

- ☒ Employed
☐ Not employed

Occupation

Marketing/Advertising

Employer's name

Nuvonium, LLC
(Self-Employed)

Employer's address

1405 Chews Landing Road, #4
Clementon, NJ 08021

Debtor 2 or non-filing spouse

- ☒ Employed
☐ Not employed

Marketing/AdvertisingNuvonium, LLC (Self-Employed)1405 Chews Landing Road, #4
Clementon, NJ 08021

How long employed there?

4 years4 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

For Debtor 1

For Debtor 2 or non-filing spouse

2. \$ 0.00 \$ 0.003. +\$ 0.00 +\$ 0.004. \$ 0.00 \$ 0.00

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main Document Page 35 of 58

Debtor 1 **William Michael Levins**
Debtor 2 **Elaine Marie Levins**

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 0.00	\$ 0.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 0.00
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify:	5h.+ \$ 0.00	\$ 0.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ 0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$ 0.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 5,000.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify:	8h.+ \$ 0.00	\$ 0.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 5,000.00	\$ 0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 5,000.00 + \$ 0.00 = \$ 5,000.00	
11. State all other regular contributions to the expenses that you list in <i>Schedule J</i> . Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify:		11. +\$ 0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities</i> and Related Data, if it applies		12. \$ 5,000.00 Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain:		

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main Document Page 36 of 58

Fill in this information to identify your case:

Debtor 1 William Michael Levins

Debtor 2 Elaine Marie Levins
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes.

Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

5

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,710.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 200.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 708.00

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main Document Page 37 of 58

Debtor 1 **William Michael Levins**
 Debtor 2 **Elaine Marie Levins**

Case number (if known) _____

<p>6. Utilities: 6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: _____</p> <p>7. Food and housekeeping supplies</p> <p>8. Childcare and children's education costs</p> <p>9. Clothing, laundry, and dry cleaning</p> <p>10. Personal care products and services</p> <p>11. Medical and dental expenses</p> <p>12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.</p> <p>13. Entertainment, clubs, recreation, newspapers, magazines, and books</p> <p>14. Charitable contributions and religious donations</p> <p>15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15d. Other insurance. Specify: _____</p> <p>16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____</p> <p>17. Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: _____ 17d. Other. Specify: _____</p> <p>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</p> <p>19. Other payments you make to support others who do not live with you. Specify: _____</p> <p>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues</p> <p>21. Other: Specify: Pet Care/food</p> <p>22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.</p> <p>23. Calculate your monthly net income. 23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I. 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i>.</p> <p>24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain here: _____</p>	<table border="0"> <tr><td>6a. \$</td><td>350.00</td></tr> <tr><td>6b. \$</td><td>90.00</td></tr> <tr><td>6c. \$</td><td>125.00</td></tr> <tr><td>6d. \$</td><td>0.00</td></tr> <tr><td>7. \$</td><td>900.00</td></tr> <tr><td>8. \$</td><td>250.00</td></tr> <tr><td>9. \$</td><td>200.00</td></tr> <tr><td>10. \$</td><td>150.00</td></tr> <tr><td>11. \$</td><td>100.00</td></tr> <tr><td>12. \$</td><td>250.00</td></tr> <tr><td>13. \$</td><td>50.00</td></tr> <tr><td>14. \$</td><td>20.00</td></tr> <tr><td>15a. \$</td><td>0.00</td></tr> <tr><td>15b. \$</td><td>0.00</td></tr> <tr><td>15c. \$</td><td>0.00</td></tr> <tr><td>15d. \$</td><td>0.00</td></tr> <tr><td>16. \$</td><td>0.00</td></tr> <tr><td>17a. \$</td><td>0.00</td></tr> <tr><td>17b. \$</td><td>0.00</td></tr> <tr><td>17c. \$</td><td>0.00</td></tr> <tr><td>17d. \$</td><td>0.00</td></tr> <tr><td>18. \$</td><td>0.00</td></tr> <tr><td>19. \$</td><td>0.00</td></tr> <tr><td>20a. \$</td><td>0.00</td></tr> <tr><td>20b. \$</td><td>0.00</td></tr> <tr><td>20c. \$</td><td>0.00</td></tr> <tr><td>20d. \$</td><td>0.00</td></tr> <tr><td>20e. \$</td><td>0.00</td></tr> <tr><td>21. +\$</td><td>50.00</td></tr> </table> <table border="1" style="margin-top: 10px;"> <tr><td style="text-align: right;">\$</td><td>5,153.00</td></tr> <tr><td style="text-align: right;">\$</td><td>5,153.00</td></tr> </table> <table border="0" style="margin-top: 10px;"> <tr><td>23a. \$</td><td>5,000.00</td></tr> <tr><td>23b. -\$</td><td>5,153.00</td></tr> </table> <table border="1" style="margin-top: 10px;"> <tr><td style="text-align: right;">23c. \$</td><td>-153.00</td></tr> </table>	6a. \$	350.00	6b. \$	90.00	6c. \$	125.00	6d. \$	0.00	7. \$	900.00	8. \$	250.00	9. \$	200.00	10. \$	150.00	11. \$	100.00	12. \$	250.00	13. \$	50.00	14. \$	20.00	15a. \$	0.00	15b. \$	0.00	15c. \$	0.00	15d. \$	0.00	16. \$	0.00	17a. \$	0.00	17b. \$	0.00	17c. \$	0.00	17d. \$	0.00	18. \$	0.00	19. \$	0.00	20a. \$	0.00	20b. \$	0.00	20c. \$	0.00	20d. \$	0.00	20e. \$	0.00	21. +\$	50.00	\$	5,153.00	\$	5,153.00	23a. \$	5,000.00	23b. -\$	5,153.00	23c. \$	-153.00
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Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main Document Page 38 of 58

Fill in this information to identify your case:

Debtor 1	William Michael Levins		
	First Name	Middle Name	Last Name
Debtor 2	Elaine Marie Levins		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>DISTRICT OF NEW JERSEY</u>			
Case number _____ (if known)			

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ William Michael Levins

William Michael Levins
Signature of Debtor 1

Date March 29, 2016

X /s/ Elaine Marie Levins

Elaine Marie Levins
Signature of Debtor 2

Date March 29, 2016

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main Document Page 39 of 58

Fill in this information to identify your case:

Debtor 1	William Michael Levins		
	First Name	Middle Name	Last Name
Debtor 2	Elaine Marie Levins		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF NEW JERSEY		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 107**Statement of Financial Affairs for Individuals Filing for Bankruptcy**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before**1. What is your current marital status?**

- ☒ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

Dates Debtor 1
lived there

Debtor 2 Prior Address:

Dates Debtor 2
lived there**3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Check all that apply.	Sources of income Check all that apply.
	Gross income (before deductions and exclusions)	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
	\$14,409.73	\$0.00

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 40 of 58

Debtor 1 **William Michael Levins**
Debtor 2 **Elaine Marie Levins**

Case number (if known)

	Debtor 1	Debtor 2
	Sources of income Check all that apply.	Sources of income Check all that apply.
	Gross income (before deductions and exclusions)	Gross income (before deductions and exclusions)
For last calendar year: (January 1 to December 31, 2015)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
	\$61,116.65	\$0.00
For the calendar year before that: (January 1 to December 31, 2014)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
	\$62,917.00	\$0.00

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☒ No
☐ Yes. Fill in the details.

Debtor 1	Debtor 2
Sources of income Describe below..	Sources of income Describe below.
Gross income (before deductions and exclusions)	Gross income (before deductions and exclusions)

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more?

- ☐ No. Go to line 7.
☐ Yes List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☒ No. Go to line 7.
☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- ☒ No
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 41 of 58

Debtor 1 William Michael Levins

Debtor 2 Elaine Marie Levins

Case number (if known)

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

- ☐ No
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
----------------------------	------------------	-------------------	----------------------	--

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No
☐ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
---------------------------	--------------------	-----------------	--------------------

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

- ☐ No
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
---------------------------	--	------	-----------------------

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☐ No
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
---------------------------	---------------------------------------	-----------------------	--------

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☐ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☐ No
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☐ No
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
--	-------------------------------	-----------------------	-------

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster,

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 42 of 58

Debtor 1 William Michael Levins

Debtor 2 Elaine Marie Levins

Case number (if known)

or gambling?

☒ No☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred

Describe any insurance coverage for the loss

Include the amount that insurance has paid. List pending insurance claims on line 33 of *Schedule A/B: Property*.

Date of your loss

Value of property lost

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☒ No☐ Yes. Fill in the details.

Person Who Was Paid

Address

Email or website address

Person Who Made the Payment, if Not You

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

☒ No☐ Yes. Fill in the details.

Person Who Was Paid

Address

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

☒ No☐ Yes. Fill in the details.

Person Who Received Transfer

Address

Person's relationship to you

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called
- asset-protection devices*
- .)

☒ No☐ Yes. Fill in the details.

Name of trust

Description and value of the property transferred

Date Transfer was made

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☐ No☒ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)

Last 4 digits of account number

Type of account or instrument

Date account was closed, sold, moved, or transferred

Last balance before closing or transfer

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 43 of 58

Debtor 1 **William Michael Levins**Debtor 2 **Elaine Marie Levins**

Case number (if known)

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
TD Bank 1235 Blackwood Clementon Road Clementon, NJ 08021	XXXX-1294	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other___	October 2015	\$100.00
TD Bank 1235 Blackwood Clementon Road Clementon, NJ 08021	XXXX-0770	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other___	October 2015	\$130.00

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☐ No

☒ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
TD Bank 55 S. White Horse Pike Stratford, NJ 08084	William & Elaine Levins 84 Lincoln Dr. Laurel Springs, NJ 08021-2856	Mortgage Docs, Deeds for Timeshares, Savings Bonds for Daughter	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☒ No

☐ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
---	--	-----------------------	-----------------------

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☒ No

☐ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
---	---	-----------------------	-------

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 44 of 58

Debtor 1 William Michael Levins
Debtor 2 Elaine Marie Levins

Case number (if known)

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☐ An officer, director, or managing executive of a corporation
☐ An owner of at least 5% of the voting or equity securities of a corporation

☐ No. None of the above applies. Go to Part 12.

☒ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.
Nuvonium, LLC 1405 Chews Landing Road, Suite 4 Clementon, NJ 08021-2769	Web Design & Marketing	Dates business existed EIN: 45-4983453 From-To 2012- Present

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main

Document Page 45 of 58

Debtor 1 **William Michael Levins**Debtor 2 **Elaine Marie Levins**

Case number (if known) _____

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☒ No

☐ Yes. Fill in the details below.

Name

Address

(Number, Street, City, State and ZIP Code)

Date Issued

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ William Michael Levins

William Michael Levins

Signature of Debtor 1

/s/ Elaine Marie Levins

Elaine Marie Levins

Signature of Debtor 2

Date March 29, 2016Date March 29, 2016

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main Document Page 46 of 58

Fill in this information to identify your case:

Debtor 1	William Michael Levins		
	First Name	Middle Name	Last Name
Debtor 2	Elaine Marie Levins		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>DISTRICT OF NEW JERSEY</u>			
Case number _____ (if known)			

☐ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- ☒ creditors have claims secured by your property, or
- ☒ you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: Ocean Resort Master Association Description of property securing debt: Ocean Resort Master Association Timeshare Timeshare to be surrendered	<input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Creditor's name: Ocean Resort Master Association Description of property securing debt: Ocean Resort Master Association Timeshare to be surrendered	<input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
--	----------------------------

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main Document Page 47 of 58

Debtor 1 **William Michael Levins**
Debtor 2 **Elaine Marie Levins**

Case number (if known) _____

Lessor's name: **Volvo Car Financial**

☐ No

☒ Yes

Description of leased Property: **2014 Volvo S60**

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ William Michael Levins
William Michael Levins
Signature of Debtor 1

X /s/ Elaine Marie Levins
Elaine Marie Levins
Signature of Debtor 2

Date **March 29, 2016**

Date **March 29, 2016**

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main Document Page 48 of 58

Fill in this information to identify your case:

Debtor 1 **William Michael Levins**

Debtor 2 **Elaine Marie Levins**
(Spouse, if filing)

United States Bankruptcy Court for the: District of New Jersey

Case number _____
(if known)

Check one box only as directed in this form and in Form 122A-1Supp:

- ☒ 1. There is no presumption of abuse
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.
- ☐ Check if this is an amended filing

Official Form 122A - 1 Chapter 7 Statement of Your Current Monthly Income

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. **What is your marital and filing status?** Check one only.
- ☐ **Not married.** Fill out Column A, lines 2-11.
- ☒ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
- ☐ **Married and your spouse is NOT filing with you. You and your spouse are:**
- ☐ **Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
- ☐ **Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 0.00	\$ 0.00
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$ 0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ 0.00	\$ 0.00
5. Net income from operating a business, profession, or farm		
	Debtor 1	
Gross receipts (before all deductions)	\$ 8,298.47	
Ordinary and necessary operating expenses	-\$ 4,179.96	
Net monthly income from a business, profession, or farm	\$ 4,118.51	
	Copy here ->	\$ 4,118.51
6. Net income from rental and other real property		
	Debtor 1	
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from rental and other real property	\$ 0.00	
	Copy here ->	\$ 0.00
7. Interest, dividends, and royalties	\$ 0.00	\$ 0.00

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main Document Page 49 of 58

Debtor 1
Debtor 2**William Michael Levins**
Elaine Marie Levins

Case number (if known)

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
8. Unemployment compensation Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: For you _____ \$ 0.00 For your spouse _____ \$ 0.00	\$ 0.00	\$ 0.00
9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.	\$ 0.00	\$ 0.00
10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below. _____ _____ Total amounts from separate pages, if any.	\$ 0.00 \$ 0.00 + \$ 0.00	\$ 0.00 \$ 0.00 \$ 0.00
11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$ 4,118.51	\$ 0.00
	= \$ 4,118.51 Total current monthly income	

Part 2: Determine Whether the Means Test Applies to You12. **Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11 _____ Copy line 11 here=>

\$ **4,118.51**

Multiply by 12 (the number of months in a year)

x 12

12b. The result is your annual income for this part of the form

12b. \$ **49,422.12**13. **Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live.

NJ

Fill in the number of people in your household.

3

Fill in the median family income for your state and size of household. _____
To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.13. \$ **89,983.00**14. **How do the lines compare?**14a. ☒ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.*
Go to Part 3.14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.*
Go to Part 3 and fill out Form 122A-2.**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X /s/ William Michael Levins

William Michael Levins

Signature of Debtor 1

Date **March 29, 2016**

MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

X /s/ Elaine Marie Levins

Elaine Marie Levins

Signature of Debtor 2

Date **March 29, 2016**

MM / DD / YYYY

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,
and

Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C.
§ 101(8) as "incurred by an individual
primarily for a personal, family, or
household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan
for family farmers or
fishermen

Chapter 13 - Voluntary repayment plan
for individuals with regular
income

**You should have an attorney review your
decision to file for bankruptcy and the choice of
chapter.**

Chapter 7: Liquidation

\$245	filing fee
\$75	administrative fee
+	\$15 trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	<u>\$275</u>	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	<u>\$310</u>	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: <http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main Document Page 54 of 58
 B2030 (Form 2030) (12/15)

**United States Bankruptcy Court
 District of New Jersey**

In re **William Michael Levins
 Elaine Marie Levins**

Debtor(s)

Case No.

Chapter **7**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	1,615.00
Prior to the filing of this statement I have received	\$	1,615.00
Balance Due	\$	0.00

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

March 29, 2016

Date

/s/ Andrew B. Finberg

Andrew B. Finberg

Signature of Attorney

Law Offices of Andrew B. Finberg, LLC

525 Route 73 South, Suite 200

Marlton, NJ 08053

856-988-9055 Fax: 856-988-9678

andy@sjbankruptcylaw.com

Name of law firm

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main Document Page 55 of 58

**United States Bankruptcy Court
District of New Jersey**

In re **William Michael Levins
Elaine Marie Levins**

Debtor(s)

Case No.
Chapter

7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **March 29, 2016**

/s/ William Michael Levins

William Michael Levins

Signature of Debtor

Date: **March 29, 2016**

/s/ Elaine Marie Levins

Elaine Marie Levins

Signature of Debtor

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main
Document Page 56 of 58

AMCOL SYSTEMS INC
PO Box 21625
Columbia, SC 29221-1625

American Express
PO Box 981535
El Paso, TX 79998-1535

American Express
c/o Jaffe & Asher
600 Third Avenue
New York, NY 10016-1901

ARS National Services Inc
Po Box 463023
Escondido, CA 92046

Atlantic Credit and Finance Inc.
PO Box 12966
Roanoke, VA 24030-2966

Capital One
PO Box 30285
Salt Lake City, UT 84130-0285

CHOP
3401 Civic Center Blvd
Philadelphia, PA 19104

Citibank
PO Box 6004
Sioux Falls, SD 57117-6004

FMA Alliance, Ltd.
12339 Cutten Road
Houston, TX 77066

Global Credit & Collection Corp
5440 N. Cumberland Ave.
Chicago, IL 60656

HRRG
PO Box 459080
Sunrise, FL 33345-9080

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main
Document Page 57 of 58

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

J. Kars
Collections Dept.
PO Box 8058
Mason, OH 45040

Kennedy Health System
500 Marlboro Ave
Cherry Hill, NJ 08034

Kohls
PO Box 3084
Milwaukee, WI 53201

Midland Credit Management
2365 Northside Drive Suite 300
San Diego, CA 92106

Monarch Recovery Mgmt. Inc.
10965 Decatur Road
Philadelphia, PA 19154

MRS Associates, Inc.
1930 Olney Ave.
Cherry Hill, NJ 08003

New Jersey Division of
Taxation
50 Barrack Street
Trenton, NJ 08695

Ocean Resort Master Association
PO Box 30510
Honolulu, HI 96820-0510

PNC Mortgage
PO Box 6534
Carol Stream, IL 60197-6534

Target Card Services
3901 West 53rd St.
Sioux Falls, SD 57106-4216

Case 16-16093-JNP Doc 1 Filed 03/31/16 Entered 03/31/16 11:14:33 Desc Main
Document Page 58 of 58

TD Bank
Operations Center
PO Box 219
Lewiston, ME 04243

TD Bank
Attn Bankruptcy
PO Box 9547
Portland, ME 04112

United Recvoery Systems
5800 North Course Drive
Houston, TX 77072

Virtua Health
Po Box 8500
Lockbox 7542
Philadelphia, PA 19178

Volvo Car Financial
PO Box 91300
Mobile, AL 36691-1300

Exhibit 8

2/12/2019

ARS collector - Google Search



ARS collector

**All**

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About 8,270,000 results (0.46 seconds)

ARS National Services Inc | Move forward with your life | payars.com**Ad** www.payars.com/ ▼

Contact us by phone or manage your account info here. Access Your Account. Contact Us Today.
 Services: Credit Management, Debt Payment, Receivable Management.

Contact Us

Get in touch with our team
 with any questions

Make A Payment

Login to your account and
 make a payment online

ARS Collections: How to Deal With & Remove From Credit Report in ...<https://www.preventloanscams.org/dealing-with-ars-collections/> ▼

Sep 12, 2018 - Tips for how to deal with **ARS** Collections in 2019, a common healthcare debt **collector**.
 Find out how to remove their entries from your credit ...

[What Can ARS Legally Do?](#) · [What Can't ARS Do Legally?](#) · [Your Rights](#)

Advanced Recovery Systems / ARS Collections - Flowood, MSwww.arscollections.com/ ▼

The **ARS** advantages are clear and simple: Technology, Training and Diligence. Every debt, every dollar,
 is carefully and exhaustively qualified by our.

[Contact Us](#) · [Services](#) · [About Us](#)

People also ask

Who does ARS collect for? ▼

What is ARS account resolution? ▼

What is ARS in medical terms? ▼

What is an asset recovery specialist? ▼

[Feedback](#)
https://www.google.com/search?num=20&ei=-E5jXLDaKs-1ggfzh4jACg&q=ARS+collector&oq=ARS+collector&gs_l=psy-ab.3..0i22i30j0i22i10i30j0i22i30i3.177090.179785..18
LEVINS282

2/12/2019

ARS collector - Google Search

ARS National Services Inc: Home<https://www.arsnational.com/> ▼

Why Did **ARS** Contact Me? ... A NATIONAL LEADER: **ARS** is a proven leader in the account receivables
 This communication is from a debt **collector**. This is ...

ARS and Collector - Active Roles Forum - Active Roles - Quest ...<https://www.quest.com/community/one-identity/active-roles/f/.../ars-and-collector> ▼

May 28, 2018 - Subject: **ARS** and **Collector** Hi, i am using **Collector** to gathering **ARS** Event Log
 information and use = Reporting console to report group membership change.

ARS Server Collector	May 27, 2018
ARS Management History	May 25, 2018
ARS Collector not able to see extended and virtual attributes ...	May 25, 2018
ARS Configuration Collection Wizard Error	May 25, 2018
More results from www.quest.com	

Asset Recovery Solutions ARS Collection Complaints? Stop the calls<https://www.lemborglaw.com> > ... > Info & complaints > Asset Recovery Solutions ▼

★ ★ ★ ★ ★ Rating: 1 - Review by James Hamlett, Google User

Asset Recovery Solutions LLC, also called **ARS** Solutions is a debt **collection** agency, which receives a
 lot of consumer complaints to our law firm for debt ...

Advanced Recovery Services ARS Collections Complaints. Stop the ...<https://www.lemborglaw.com> > ... > Info & complaints > Advanced Recovery Services ▼

Advanced Recovery Services inc or **ARS** is a debt **collection** agency, which receives a lot of consumer
 complaints to our law firm for debt harassment. Find out ...

ARS Account Resolution Services<https://www.arspayment.com/> ▼

For flexibility and convenience **ARS** Account Resolution Services now makes it possible to pay towards
 your account balance online using a credit card or check ...

Negotiating collection account with ARS National Services.<https://consumerrecoverynetwork.com/.../negotiating-settling-ars-national-servcices/> ▼

Negotiating a lower lump sum payoff with **ARS** National Services is similar to settling with most debt
collection agencies.

PayARSLog In<https://www.payars.com/> ▼

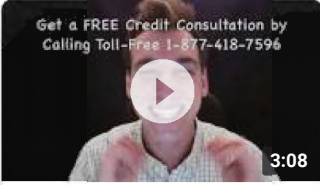

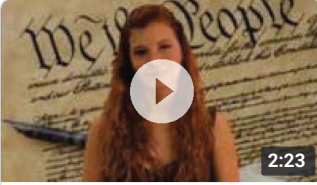
Please access your account by entering your **ARS** account information below: ... A consumer has the
 right to request in writing that a debt **collector** or **collection** ...

https://www.google.com/search?num=20&ei=-E5jXLDaKs-1ggfzh4jACg&q=ARS+collector&oq=ARS+collector&gs_l=psy-ab.3..0i22i30j0i22i10i30j0i22i30i3.177090.179785..18
LEVINS283

2/12/2019

ARS collector - Google Search

Videos

 <p>ARS National Services - What Is ARS Collections</p> <p>Dan Willis YouTube - Oct 19, 2015</p>	 <p>ARS Collections - How To Settle with ARS National Services</p> <p>Dan Willis YouTube - Oct 19, 2015</p>	 <p>Are you getting calls from ARS National Service Inc?</p> <p>jodaymelendez YouTube - Nov 10, 2010</p>
---	---	---

ARS Collection for Chase....CONFUSED! - myFICO® Forums - 2132467

<https://ficoforums.myfico.com/t5/Rebuilding-Your.../ARS-Collection-for.../2132467> ▼

May 10, 2013 - 9 posts

I see benefit in making payment through the debt collector as opposed to ... I called the CA (ARS Collection—My Rep was VERY VERY NICE!

Working as a Collector at ARS National Services: Employee Reviews ...

<https://www.indeed.com/cmp/Ars-National-Services/reviews?fjobtitle=Collector...> ▼

★★★★☆ Rating: 3.2 - 167 reviews

This was my first Collections Job. I actually applied for a different department all together but they said I would make more and would be a better collector.

Advanced Recovery Systems | Debt Collection

<https://www.arscollects.com/> ▼

Who we are. Advanced Recovery Systems, Inc., is a national accounts receivable management service located in Valley Forge, Pennsylvania. Since 1996, ARS ...

My adventures in court with a debt collector - Ars Technica OpenForum

<https://arstechnica.com/civis/viewtopic.php?f=25&t=65824> ▼

Mar 17, 2009 - As time went on I cleaned up my act, attempted to work with all my collectors to get them paid off. They were all happy to make arrangements ...

https://www.google.com/search?num=20&ei=-E5jXLDaKs-1ggfzh4jACg&q=ARS+collector&oq=ARS+collector&gs_l=psy-ab.3..0i22i30j0i22i10i30j0i22i30i3.177090.179785..18

LEVINS284

2/12/2019

ARS collector - Google Search

Al Lowe reveals his Sierra source code collection ... - Ars Technica<https://arstechnica.com/.../al-low-reveals-his-sierra-source-code-collection-then-puts-...> ▼

Nov 30, 2018 - Al Lowe reveals his Sierra source code **collection**—then puts all of it on eBay. "This is the only copy!" and "I backed everything up because I ...

Collector at Ars | Profiles, Jobs, Skills, Articles, Salaries | LinkedIn<https://www.linkedin.com/title/collector-at-ars>

Check out **Collector** profiles at **Ars**, job listings & salaries. Review & learn skills to be a **Collector**.

ARS Equine Collectionwww.arssales.com/collection.html ▼

The CSU Model™ Equine Artificial Vagina Kit contains everything needed to collect stallion semen for an equine artificial insemination program. Both Standard ...

ARS National Services Debt Collector Salaries | Glassdoor<https://www.glassdoor.com › Salaries › Debt Collector> ▼

Oct 29, 2015 - Average salaries for **ARS National Services Debt Collector**: \$13. **ARS National Services** hourly pay trends based on salaries posted ...

ARS Audiotape Collection - Online Archive of Californiahttps://oac.cdlib.org/findaid/ark:/13030/c8f769x2/entire_text/ ▼

The **ARS Audio Miscellany Collection** consists of audio recordings on tape, largely from small donations and with limited documentation and context. Although ...

Is it possible to schedule the ARS Collector's Process Gathered Events ...<https://support.oneidentity.com/.../is-it-possible-to-schedule-the-ars-collector-s-process-g...>

Aug 18, 2017 - It is not currently possible to schedule this event cleanup process, it must be run manually. STATUS. Enhancement request number ...

Ars Debt Collection Agency | Find Ars Debt Collection Agency**(Ad)** www.info.com/web ▼

Search **Ars Debt Collection Agency**. Visit & Lookup Immediate Results Now.

Searches related to ARS collector

https://www.google.com/search?num=20&ei=-E5jXLDaKs-1ggfzh4jACg&q=ARS+collector&oq=ARS+collector&gs_l=psy-ab.3..0i22i30j0i22i10i30j0i22i30i3.177090.179785..18

LEVINS285

2/12/2019

ARS collector - Google Search

- ars payment fake
- ars national services settlement
- ars systems
- ars collections michigan
- ars collections capital one
- ars collections chase
- ars llc collections
- ars online payments



Springfield Township, New Jersey - Reported by this computer - Use precise location - Learn more

Help Send feedback Privacy Terms

https://www.google.com/search?num=20&ei=-E5jXLDaKs-1ggfzh4jACg&q=ARS+collector&oq=ARS+collector&gs_l=psy-ab.3..0i22i30j0i22i10i30j0i22i30i3.177090.179785..18

LEVINS286

Exhibit 9

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ARS debt - Google Search



ARS debt



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About 6,680,000 results (0.58 seconds)

ARS National Services Inc | Move forward with your life | payars.com

Ad www.payars.com/

Contact us by phone or manage your account info here. Access Your Account. Contact Us Today.
Services: Credit Management, **Debt** Payment, Receivable Management.

Contact Us

Get in touch with our team
with any questions

Make A Payment

Login to your account and
make a payment online

ARS Collections provides these debt collection services in order to collect **unpaid** debt from patients: Check Collection: they will collect checks from debtors to creditors and make sure the funds are handled properly. Sep 12, 2018



ARS Collections: How to Deal With & Remove From Credit Report in ...

<https://www.preventloanscams.org/dealing-with-ars-collections/>

About this result Feedback

People also ask

What is ARS in medical terms?

What is ARS account resolution?

What is ARS national service?

What is ability recovery?

[Feedback](#)

<https://www.google.com/search?q=ARS+debt>

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2/12/2019

ARS debt - Google Search

ARS Collections: How to Deal With & Remove From Credit Report in ...<https://www.preventloanscams.org/dealing-with-ars-collections/> ▼

Sep 12, 2018 - ARS Collections provides these debt collection services in order to collect **unpaid** debt from patients: Check Collection: they will collect checks from debtors to creditors and make sure the funds are handled properly.

[What Can ARS Legally Do?](#) · [What Can't ARS Do Legally?](#) · [Your Rights](#)

Advanced Recovery Systems / ARS Collections - Flowood, MSwww.arscollections.com/ ▼

The **ARS** advantages are clear and simple: Technology, Training and Diligence. Every **debt**, every dollar, is carefully and exhaustively qualified by our.

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ARS National Services Inc: Home<https://www.arsnational.com/> ▼

Why Did **ARS** Contact Me? ... A NATIONAL LEADER: **ARS** is a proven leader in the account receivables This communication is from a **debt** collector. This is ...

Negotiating collection account with ARS National Services.<https://consumerrecoverynetwork.com/.../negotiating-settling-ars-national-servcives/> ▼

When you are on the phone with the ARS debt collector, only offer information that supports there is no ability to make monthly payments, and only limited funds to offer as a **pay** off (it helps when your **credit** reports show there are other debts owed).

PayARSLog In<https://www.payars.com/> ▼

Please access your account by entering your **ARS** account information below: ... The state Rosenthal Fair **Debt** Collection Practices Act and the federal Fair **Debt** ...

[Terms & Conditions](#) · [Security Policy](#) · [Privacy Policy](#)

Advanced Recovery Services ARS Collections Complaints. Stop the ...<https://www.lemborglaw.com> > ... > [Info & complaints](#) > [Advanced Recovery Services](#) ▼

Advanced Recovery Services inc or **ARS** is a **debt** collection agency, which receives a lot of consumer complaints to our law firm for **debt** harassment. Find out ...

Account Resolution Services ARS Collections Complaints. Stop the calls<https://www.lemborglaw.com> > ... > [Info & complaints](#) > [Account Resolution Services](#) ▼

★ ★ ★ ★ ★ Rating: 1 - Review by BBB Complaint

Account Resolution Services LLC or **ARS** is a **debt** collection agency, which receives a lot of consumer complaints to our law firm for **debt** harassment. Find out ...

<https://www.google.com/search?q=ARS+debt>**LEVINS289**

2/12/2019

ARS debt - Google Search

How to Remove ARS National Services From Your Credit Report

<https://bettercreditblog.org/ars-national/> ▼

Jump to Put Together A **Debt** Validation Letter - It's known as a **debt** validation letter. ... This means that **ARS** National Services may not have enough ...

ARS Account Resolution Services

<https://www.arspayment.com/> ▼

MAKE A PAYMENT **ARS** Account Resolution Services is a division of ... This is an attempt to collect a **debt** and any information obtained shall be used for that ...

ARS National Services – 4 Steps To Deal With ARS Collections

www.yourbadcreditcard.net > Debt Collection Agencies ▼

ARS National Services is a third-party collection agency, located in Escondido, California. They'll service a variety of types of consumer **debt** including financial ...

Is ARS National Collection Agency Harassing You? - Crediful

<https://www.crediful.com/collection-agencies/ars-national/> ▼

How to deal with **ARS** National and get collections and other negative items removed ... Even after individuals say they do not owe the **debt**, **ARS** National will ...

ARS National Service, Inc (ARS) | Debt Collection | Tayne Law Group

<https://attorney-newyork.com/ars-national-services-inc/> ▼

Has **ARS** National Service threatened you with a lawsuit? Tayne Law Group knows **ARS** well and has resolved **debts** with them many times before!


Videos

<https://www.google.com/search?q=ARS+debt>

LEVINS290


2/12/2019

ARS debt - Google Search




ARS National Services - What Is ARS Collections

Dan Willis
YouTube - Oct 19, 2015



American Recovery Service - How To Pay Off ARS Collections

Dan Willis
YouTube - Nov 11, 2017



ARS National Services Calling? | Debt Abuse + Harassment Lawyer

Sergei Lemberg
YouTube - Jul 30, 2014

ARS National Services Inc | Complaints | Better Business Bureau ...

<https://www.bbb.org/us/ca/escondido/profile/collections-agencies/ars.../complaints> ▼

When I filed a complaint with the CFPB, **ARS** then denied that they are the company handling my **debt**. Even though I have the phone numbers and reverse ...

Advanced Recovery Systems | Debt Collection

<https://www.arscollects.com/> ▼

Who we are. Advanced Recovery Systems, Inc., is a national accounts receivable management service located in Valley Forge, Pennsylvania. Since 1996, **ARS** ...

ARS Collection for Chase....CONFUSED! - myFICO® Forums - 2132467

<https://ficoforums.myfico.com/t5/Rebuilding-Your-Credit/ARS...for.../2132467> ▼

May 10, 2013 - 9 posts

If Chase is showing a balance they still own the **debt**. I received a letter from a collection agency, **ARS** National Svcs, offering a settlement of ...

ARS Collections – Debt Collection

<https://nexacollect.com/ars-collections/> ▼

ARS Collections is a **debt** collection agency located in Flowood, Mississippi. Phone, address and details about the agency.

ARS DEBT MANAGEMENT | LinkedIn

<https://www.linkedin.com/company/ars-debt-management>

<https://www.google.com/search?q=ARS+debt>

LEVINS291

2/12/2019

ARS debt - Google Search

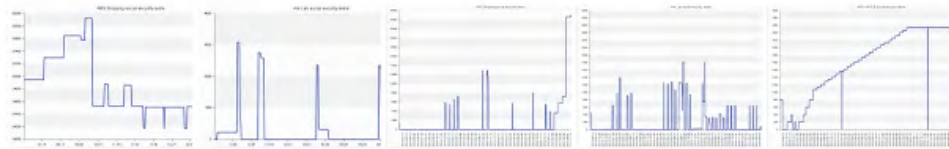
Learn about working at **ARS DEBT MANAGEMENT**. Join LinkedIn today for free. See who you know at **ARS DEBT MANAGEMENT**, leverage your professional ...

ARS National Services Agency – Inconsiderate ... - Debt Academy

<https://www.debtacademy.com/ars-national/> ▼

Is **ARS National Services Agency** mistreating you? We'll provide you with information on your legal options to deal with them.

Images for ARS debt



➔ [More images for ARS debt](#)

[Report images](#)

2019's Top 10 Debt Relief | Best Debt Solutions Reviewed

www.consumersadvocate.org/Debt-Relief/Best10-Programs ▼

View Editor's #1 Pick. Unbiased Expert Reviews & Ratings. Compare Offers, Now! 2019's 10 Best Companies. Free Expert Consultations. Trusted by Over 3,497,000. Instant Access. Any Credit OK. Types: Personal Loans, Credit Card **Debt**, Medical Bills.

[Top Debt Relief Companies](#) · [1st- National Debt Relief](#) · [Ranking Methodology](#)

Debt Collection - We Buy Debts | Get 75% of Value. AAA Rated

www.financiallawllc.com/ ▼

Are you owed \$2,000 to \$2 million Business or Consumer. Call Now! Free Advice

Debt Relief - Who is the Best? | Top 10 Companies Reviewed

www.topconsumerreviews.com/ ▼

Free Independent Reviews & Ratings. BBB A+ Accredited Companies. Get a Savings Estimate. National **Debt** Relief is Our Highest Rated **Debt** Relief Company on All the Parameters. Credit Cards Maxed Out? BBB & AFCC Rated Programs. Resolve Credit Card **Debt**. Compare Your Options.

[One Low Monthly Payment](#) · [Detailed Reviews & Rating](#) · [1st -National Debt Relief](#)

Searches related to ARS debt

<https://www.google.com/search?q=ARS+debt>

LEVINS292

2/12/2019

ARS debt - Google Search

ars **payment fake**

ars **collections chase**

ars **collections capital one**

ars **online payments**

ars **llc collections**

ars debt **collections houston texas**

ars **systems**

ars **credit report**



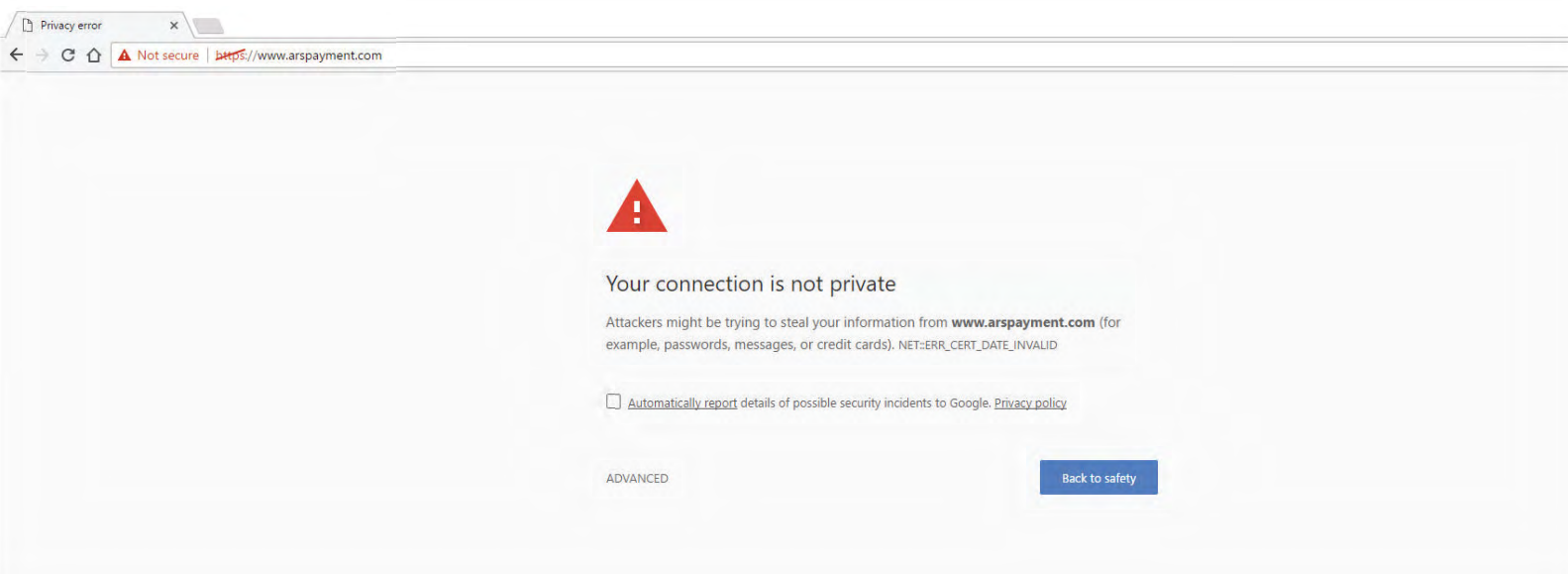
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<https://www.google.com/search?q=ARS+debt>

LEVINS293

Exhibit 10



LEVINS295

Exhibit 11

New Jersey Business Gateway
Business Entity Information and Records Service
Business Id : 0600233404

Status Report For: HEALTHCARE REVENUE RECOVERY GROUP, LLC
Report Date: 2/12/2017
Confirmation Number: 70431066722

IDENTIFICATION NUMBER, ENTITY TYPE AND STATUS INFORMATION

Business ID Number: 0600233404
Business Type: FOREIGN LIMITED LIABILITY COMPANY
Status: ACTIVE
Original Filing Date: 04/12/2005
Stock Amount: N/A
Home Jurisdiction: FL
Status Change Date: NOT APPLICABLE

REVOCATION/SUSPENSION INFORMATION

DOR Suspension Start Date: N/A
DOR Suspension End Date: N/A
Tax Suspension Start Date: N/A
Tax Suspension End Date: N/A

ANNUAL REPORT INFORMATION

Annual Report Month: APRIL
Last Annual Report Filed: 03/14/2016
Year: 2016

AGENT/SERVICE OF PROCESS (SOP) INFORMATION

Agent: CORPORATION SERVICE COMPANY
Agent/SOP Address: PRINCETON SOUTH CORPORATE CTR STE 160, 100
CHARLES EWING BLVD, EWING, NJ, 08628
Address Status: DELIVERABLE
Main Business Address: 1643 N. HARRISON PARKWAY, BUILDING H, SUITE
100, SUNRISE, FL, 33323
Principal Business Address: N/A

ASSOCIATED NAMES

New Jersey Business Gateway
Business Entity Information and Records Service
Business Id : 0600233404

Associated Name: ARS ACCOUNT RESOLUTION SERVICES
Type: FC

PRINCIPALS

Following are the most recently reported officers/directors (corporations), managers/members/managing members (LLCs), general partners (LPs), trustees/officers (non-profits).

Title:	PRESIDENT
Name:	FRIEDLANDER, DAVID
Address:	1643 N. HARRISON PARKWAY, BUILDING H, SUITE 100, SUNRISE, FL, 33323
Title:	VICE PRESIDENT
Name:	CARMAN, JOE
Address:	1643 N. HARRISON PARKWAY, BUILDING H, SUITE 100, SUNRISE, FL, 33323

FILING HISTORY -- CORPORATIONS, LIMITED LIABILITY COMPANIES, LIMITED PARTNERSHIPS AND LIMITED LIABILITY PARTNERSHIPS

To order copies of any of the filings below, return to the service page, <https://www.njportal.com/DOR/businessrecords/Default.aspx> and follow the instructions for obtaining copies. Please note that trade names are filed initially with the County Clerk(s) and are not available through this service. Contact the Division for instructions on how to order Trade Mark documents.

Charter Documents for Corporations, LLCs, LPs and LLPs

Original Filing 2005
(Certificate) Date:

Changes and Amendments to the Original Certificate:

Filing Type	Year Filed
ALTERNATE NAME FILING	2008
ALTERNATE NAME RENEWAL	2013
Annual Report Filing with address change	2015

New Jersey Business Gateway
Business Entity Information and Records Service
Business Id : 0600233404

Annual Report filing 2016
with officer/member
change

Note:

Copies of some of the charter documents above, particularly those filed before June 1988 and recently filed documents (filed less than 20 work days from the current date), may not be available for online download.

- For older filings, contact the Division for instructions on how to order.
- For recent filings, allow 20 work days from the estimated filing date, revisit the service center at <https://www.njportal.com/DOR/businessrecords/Default.aspx> periodically, search for the business again and build a current list of its filings. Repeat this procedure until the document shows on the list of documents available for download.

The Division cannot provide information on filing requests that are in process. Only officially filed documents are available for download.

Exhibit 12

Philip D. Stern, Esq.
Andrew T. Thomasson, Esq.
STERN•THOMASSON LLP
150 Morris Avenue, 2nd Floor
Springfield, NJ 07081
(973) 379-7500

*Attorneys for Plaintiffs, Elaine Levins and
William Levins*

**UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY**

ELAINE LEVINS and WILLIAM LEVINS,
on behalf of themselves and others similarly
situated,

Plaintiffs,

vs.

HEALTHCARE REVENUE RECOVERY
GROUP, LLC d/b/a ARS ACCOUNT
RESOLUTION SERVICES, and JOHN AND
JANE DOES 1 THROUGH 25,

Defendants.

Case 1:17-cv-00928-RBK-KMW

**PLAINTIFFS' FIRST SET OF
REQUESTS FOR ADMISSION**

TO: Christian M. Scheuerman, Esq.
Marks, O'Neill, O'Brien, Doherty & Kelly, P.C.
535 Route 38 East, Suite 501
Cherry Hill, NJ 08002
CScheuerman@moodklaw.com
Attorneys for Defendant, Healthcare Revenue Recovery Group, LLC

Plaintiffs Elaine Levins and William Levins request that Defendant, Healthcare Revenue Recovery Group, LLC d/b/a ARS Account Resolution Services ("HRRG") admit or deny the Requests for Admission below, in accordance with the Federal Rules of Civil Procedure, the Local Rules of the United States District Court for the District of New Jersey, and any applicable Court Orders.

I. DEFINITIONS

1. “Consumer” is defined at 15 U.S.C. § 1692a(3).
2. “Creditor” means a Person who claims it is owed a Debt.
3. “Debt” is defined at 15 U.S.C. § 1692a(5).
4. “Debt Collector” is defined at 15 U.S.C. § 1692a(6).
5. “Defendant” means the company identified in the document appearing on the docket of this action at Page ID 93 (which can be found in Doc. 10-4 at page 16 of 22).
6. “Term” shall mean the period from and including February 12, 2016 through and including March 12, 2017.

II. REQUESTS

Admission Request No. 1: At all times during the Term, Defendant was a Debt Collector.

Admission Request No. 2: During the Term, Defendant’s principal purpose was the collection of Debts owed or due or asserted to be owed or due to another.

Admission Request No. 3: During the Term, Defendant regularly collected Debts owed or due or asserted to be owed or due to another.

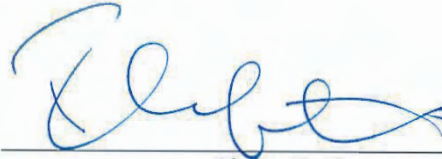
Admission Request No. 4: During the Term, Defendant regularly attempted to collect Debts owed or due or asserted to be owed or due to another.

Admission Request No. 5: During the Term, Defendant collected Debts from Consumers.

Admission Request No. 6: Plaintiff Elaine Levins is a Consumer.

Admission Request No. 7: Plaintiff William Levins is a Consumer.

Dated: January 18, 2019



Philip D. Stern

Philip D. Stern (NJ Bar # 045921984)

Andrew T. Thomasson (NJ Bar # 048362011)

*Attorneys for Plaintiffs, Elaine Levins and
William Levins*

STERN•THOMASSON LLP

150 Morris Avenue, 2nd Floor

Springfield, NJ 07081

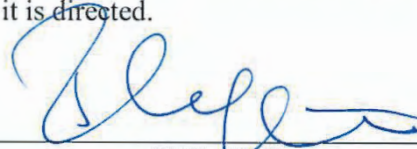
Telephone (973) 379-7500

E-mail: Philip@SternThomasson.com

E-mail: Andrew@SternThomasson.com

III. PROOF OF SERVICE

The requests for admission above were served today pursuant to Fed.R.Civ.P. 5 by email and regular first class mail on the attorney to whom it is directed.



Dated: January 18, 2019

Philip D. Stern

Exhibit 13

MARKS, O'NEILL, O'BRIEN,
DOHERTY & KELLY, P.C.

www.moodklaw.com

NEW JERSEY OFFICE

Cherry Tree Corporate Center

Suite 501

535 Route 38 East

Cherry Hill, NJ 08002

(856) 663-4300 Fax: (856) 663-4439

Christian M. Scheuerman

Member NJ & PA Bars

CScheuerman@moodklaw.com

March 7, 2019

Via Email & N.J.L.S.

Philip D. Stern, Esquire

Stern Thomasson, LLP

150 Morris Avenue, 2nd Floor

Springfield, NJ 07081

RE: Elaine Levins and William Levins v. Healthcare Revenue Recovery
Group, LLC d/b/a ARS Account Resolution Services
Docket No. 1:17-cv-00928-RBK-KMW
Our File No.: 447-102973(SXK/CMS)

Dear Mr. Stern:

Enclosed please find defendant's request for admission responses.

Very truly yours,

**MARKS, O'NEILL, O'BRIEN,
DOHERTY & KELLY, P.C.**

/s/ Christian M. Scheuerman

Christian M. Scheuerman

CMS/jad

Encl.

{NJ946390.1}

Philadelphia
Pennsylvania

Pittsburgh
Pennsylvania

New York
New York

Westchester County
New York

Wilmington
Delaware

Towson
Maryland

MARKS, O'NEILL, O'BRIEN,
DOHERTY & KELLY, P.C.
BY: Christian M. Scheuerman, Esquire
Cherry Tree Corporate Center
Suite 501
535 Route 38 East
Cherry Hill, NJ 08002
(856)663-4300

ATTORNEY FOR DEFENDANT
Healthcare Revenue Recovery Group,
LLC

447-102973 (SXK/CMS)

ELAINE LEVINS and WILLIAM LEVINS,
on behalf of themselves and other similarly
situated

VS.

HEALTHCARE REVENUE RECOVERY
GROUP, LLC D/B/A ARS ACCOUNT
RESOLUTION SERVICES AND JOHN and
JANE DOES 1 THROUGH 25

UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY
CAMDEN VICINAGE

Case No. 1:17-cv-00928-RBK-KMW

CIVIL ACTION

ANSWERS TO REQUESTS FOR
ADMISSIONS

Defendant Healthcare Revenue Recovery Group, LLC, hereby respond to Plaintiffs' requests for admissions as follows:

1. At all times during the Term, Defendant was a Debt Collector.

Answer: Objection. This request seeks an improper legal conclusion. Requests for admissions are not to be employed as means to establish questions of law. Caruso v. Coleman Co., 1995 U.S. Dist. LEXIS 7934, at * 6 (E.D. Pa. 1995) (ruling that a request for admission as to a pure matter of law that seeks a conclusion of law is not permitted). Without waiving same, Defendant does not dispute that the communications with Plaintiff were for the purpose of collecting a debt as defined by the FDCPA.

2. During the Term, Defendant's principal purpose was the collection of Debts owed or due or asserted to be owed or due to another.

Answer: Admitted that the principle business of Answering Defendant is the collection of debts.

3. During the Term, Defendant regularly collected Debts owed or due or asserted to be owed or due to another.

{NJ958018.1}

Answer: **Objection. This request as phrased is vague. Among other things, the term “regularly collected” is undefined. Admitted that the principle business of Answering Defendant is the collection of debts.**

4. During the Term, Defendant regularly attempted to collect Debts owed or due or asserted to be owed or due to another.

Answer: **Objection. This request as phrased is overbroad, vague, and incapable of a response. Among other things, the term “regularly collected” is undefined. Admitted that the principle business of Answering Defendant is the collection of debts.**

5. During the Term, Defendant collected Debts from Consumers.

Answer: **Admitted.**

6. Plaintiff Elaine Levins is a Consumer.

Answer: **Admitted.**

7. Plaintiff William Levins is a Consumer.

Answer: **Admitted.**

/s/ Christian M. Scheuerman, Esq.
Christian M. Scheuerman, Esq.
Attorney for Defendant HRRG

Exhibit 14

ELAINE LEVINS
LEVINS vs HEALTHCARE REVENUE RECOVERY

August 02, 2019

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UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY
CASE NO. 1:17-CV-00928-RBK-KMW

ELAINE LEVINS and WILLIAM LEVINS,
on behalf of themselves and others
similarly situated,

Plaintiff(s),

vs.

HEALTHCARE REVENUE RECOVERY GROUP,
LLC, d/b/a ARS ACCOUNT RESOLUTION
SERVICES,

Defendant(s).

DEPOSITION UNDER ORAL EXAMINATION OF

ELAINE LEVINS

DATE: August 2, 2019

REPORTED BY: MICHAEL FRIEDMAN, CCR

ESQUIRE DEPOSITION SOLUTIONS, LLC
1384 Broadway - 22nd Floor
New York, New York 10018
(212) 687-2010

JOB # J 4202544



800.211.DEPO (3376)
EsquireSolutions.com

ELAINE LEVINS
LEVINS vs HEALTHCARE REVENUE RECOVERY

August 02, 2019
37

1 Q Sends, I'm sorry.

2 MR. STERN: Still the same
3 objection.

4 A I'm sorry, I'm not sure.

5 Q Have you ever seen -- I will
6 rephrase.

7 Have you ever seen a letter from
8 the defendant?

9 A Only since this case started.

10 Q Okay. And what letter did you see?

11 A I saw a letter -- it was a
12 collection letter, but I don't --

13 Q Was it addressed to you?

14 A Yes.

15 Q Okay. And did the letter that you
16 saw in this case contain, quotation marks,
17 ARS, closed quotation marks, anywhere on the
18 letter?

19 A I believe it did.

20 Q And I'm correct it was on the upper
21 left-hand corner of the letter?

22 A I believe so.

23 Q Okay. And I'm correct it was also
24 on the bottom of the letter?

25 A I'm not certain.



800.211.DEPO (3376)
EsquireSolutions.com

Exhibit 15

WILLIAM LEVINS
LEVINS vs HEALTHCARE REVENUE RECOVERY

August 02, 2019

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UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY
CASE NO. 1:17-CV-00928-RBK-KMW

ELAINE LEVINS and WILLIAM LEVINS,
on behalf of themselves and others
similarly situated,

Plaintiff(s),

vs.

HEALTHCARE REVENUE RECOVERY GROUP,
LLC, d/b/a ARS ACCOUNT RESOLUTION
SERVICES,

Defendant(s).

DEPOSITION UNDER ORAL EXAMINATION OF

WILLIAM LEVINS

DATE: August 2, 2019

REPORTED BY: MICHAEL FRIEDMAN, CCR

ESQUIRE DEPOSITION SOLUTIONS, LLC
1384 Broadway - 22nd Floor
New York, New York 10018
(212) 687-2010

JOB # J 4202544



800.211.DEPO (3376)
EsquireSolutions.com

WILLIAM LEVINS
LEVINS vs HEALTHCARE REVENUE RECOVERY

August 02, 2019

11

1 WILLIAM LEVINS
2 LEVINS vs HEALTHCARE REVENUE RECOVERY August 02, 2019

3 Q And do you have any knowledge of
4 what abbreviation, if any, ARS Account
5 Resolution Services, uses?

6 A No.

7 Q Do you have any knowledge one way
8 or the other what appears on a credit card
9 statement if a payment is made to ARS Account
10 Resolution Services?

11 MR. STERN: Objection to the form.

12 A Can you repeat that?

13 Q Sure. Do you have any idea what
14 appears on your credit card statement if you
15 make a payment to ARS Account Resolution
16 Services?

17 MR. STERN: Same objection.

18 A I have no idea how to answer that.
19 It's pretty confusing.

20 Q Okay. Have you ever made a payment
21 to defendant?

22 A Not -- what defendant, ARS? The
23 Account Resolution Services?

24 Q Yes.

25 A I have no idea.

Q Okay. And have you ever received a
collection letter from the defendant?

800.211.DEPO (3376)
EsquireSolutions.com



800.211.DEPO (3376)
EsquireSolutions.com

WILLIAM LEVINS
LEVINS vs HEALTHCARE REVENUE RECOVERY

August 02, 2019
12

WILLIAM LEVINS August 02, 2019
LEVINS vs HEALTHCARE REVENUE RECOVERY I could not truthfully answer that.

Don't know.

Q Okay. Do you know how -- strike
that.

Do you know what name ARS Account
Resolution Services uses when it has
communications with the public?

A I do not.

Q Okay.

A I would assume it would be Account
Resolution Services.

Q What is the basis for that
assumption?

A You repeated it multiple times.

Q Other than me repeating it multiple
times, what is the basis for that assumption?

MR. STERN: Asked and answered.

MR. FRISCHBERG: Asked and
answered.

MR. STERN: You asked him the
question, he answered --

MR. SCHEUERMAN: He can still
answer.

Q Other than me repeating it -- it's
a different question.

800.211.DEPO (3376)
EsquireSolutions.com



800.211.DEPO (3376)
EsquireSolutions.com

Exhibit 16

P95000091667

(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

☐ PICK-UP ☐ WAIT ☐ MAIL

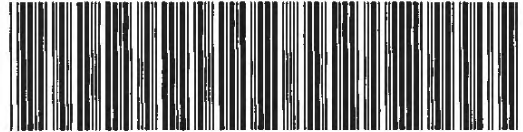
(Business Entity Name)

(Document Number)

Certified Copies _____ Certificates of Status _____

Special Instructions to Filing Officer:

Office Use Only



100108423741

RECEIVED
07 NOV - 1 PM 12:40
DEPT. OF STATE
DIVISION OF OPERATIONS
TALLAHASSEE, FLORIDA
FILED
2007 NOV - 1 PM 4:56
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

11/1/07
DR

* 02250, 02544, 02976, 00622



CORPORATION SERVICE COMPANY

ACCOUNT NO. : 072100000032
REFERENCE : 299332 7182683
AUTHORIZATION : *[Signature]*
COST LIMIT : \$ 35.00

ORDER DATE : November 1, 2007
ORDER TIME : 10:21 AM
ORDER NO. : 299332-005
CUSTOMER NO: 7182683

DOMESTIC AMENDMENT FILING

NAME: IMBS, INC.

EFFECTIVE DATE:

XX ARTICLES OF AMENDMENT
 RESTATED ARTICLES OF INCORPORATION

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

 CERTIFIED COPY
XX PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Kathy Drake -- EXT# 2959

EXAMINER'S INITIALS: _____



RECEIVED

07 NOV -5 AM 8:43

FLORIDA DEPARTMENT OF STATE

Division of Corporations

FLORIDA DEPARTMENT OF STATE
DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

November 1, 2007

CSC

Atten: Kathy Drake
1201 Hays Street
Tallahassee, FL 32301

SUBJECT: IMBS, INC.
Ref. Number: P95000091667

We have received your document for IMBS, INC. and the authorization to debit your account in the amount of \$35.00. However, the document has not been filed and is being returned for the following:

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity.

Please select a new name and make the correction in all appropriate places. One or more major words may be added to make the name distinguishable from the one presently on file.

Adding "of Florida" or "Florida" to the end of a name is not acceptable.

The document number of the name conflict is m06000003082

If you have any questions concerning the filing of your document, please call (850) 245-6907.

Annette Ramsey
Regulatory Specialist II

Letter Number: 407A00063998

RESUBMIT
Please give original
submission date as file date.

**ARTICLES OF AMENDMENT TO THE ARTICLES OF INCORPORATION
OF
IMBS, INC.**

FILED
2007 NOV -1 PM 4:56

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned Florida profit corporation, in accordance with Section 607.1006 of the Florida Business Corporation Act, hereby adopts the following Articles of Amendment to its Articles of Incorporation:

1. The name of the corporation is IMBS, Inc.
2. The Articles of Incorporation are amended by the following resolution adopted by the shareholders on November 1, 2007:

RESOLVED, that the officers of the Corporation be, and they hereby are, authorized to take the necessary measures to amend the Corporation's Articles of Incorporation by changing the name of the Corporation from IMBS, Inc. to HCFS Health Care Financial Services, Inc.

3. The First Article of the Corporation's Articles of Incorporation is hereby amended in its entirety so as to read, after amendment, as follows:

FIRST: The name of the corporation (hereinafter called the "Corporation") is: HCFS Health Care Financial Services, Inc.

4. This Amendment has been adopted by the unanimous written action of all of the Directors and Shareholders of the corporation dated as of the 1st day of November, 2007.

5. This Amendment shall be effective upon filing with the Florida Department of State.

IN WITNESS WHEREOF, the undersigned has executed and signed these Articles of Amendment on behalf of the corporation this 1st day of November, 2007

IMBS, Inc.

By: 

John R. Starn

Its: Assistant Secretary

Exhibit 17

#L13000178359

(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

☐ PICK-UP ☐ WAIT ☐ MAIL

(Business Entity Name)

(Document Number)

Certified Copies _____ Certificates of Status _____

Special Instructions to Filing Officer:

Office Use Only



100253927041

EFFECTIVE DATE
12-31-2013

RECEIVED
DEPARTMENT OF STATE
13 DEC 30 24 1:51

FILED
13 DEC 30 AM 10:29
SECRETARIAT OF STATE
PALM SPRING, FLORIDA

K. SALY
EXAMINER
DEC 31 2013



CORPORATION SERVICE COMPANY

ACCOUNT NO. : I20000000195

REFERENCE : 942494 4369500

AUTHORIZATION :

A handwritten signature in black ink, appearing to read "Susie Knight", written over the authorization line.

COST LIMIT : \$ 180.00

ORDER DATE : December 27, 2013

ORDER TIME : 3:48 PM

ORDER NO. : 942494-010

CUSTOMER NO: 4369500

DOMESTIC AMENDMENT FILING

NAME: HCFS HEALTH CARE FINANCIAL
SERVICES, INC.

EFFECTIVE DATE:

XX CERTIFICATE OF CONVERSION

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY

CONTACT PERSON: Susie Knight -- EXT# 52956

EXAMINER'S INITIALS: _____

EFFECTIVE DATE
12-31-2013

Certificate of Conversion
For
"Other Business Entity"
Into
Florida Limited Liability Company

FILED
13 DEC 30 AM 10:29
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

This Certificate of Conversion **and attached Articles of Organization** are submitted to convert the following **"Other Business Entity"** into a **Florida Limited Liability Company** in accordance with s.608.439, Florida Statutes.

1. The name of the "Other Business Entity" immediately prior to the filing of this Certificate of Conversion is:
HCFS HEALTH CARE FINANCIAL SERVICES, INC. #P95000091667
(Enter Name of Other Business Entity)

2. The "Other Business Entity" is a corporation.
(Enter entity type. Example: corporation, limited partnership, general partnership, common law or business trust, etc.)

first organized, formed or incorporated under the laws of Florida
(Enter state, or if a non-U.S. entity, the name of the country)

on 11/30/1995.
(Enter date "Other Business Entity" was first organized, formed or incorporated)

3. If the jurisdiction of the "Other Business Entity" was changed, the state or country under the laws of which it is now organized, formed or incorporated:

4. The name of the Florida Limited Liability Company as set forth in the **attached Articles of Organization**:

HCFS HEALTH CARE FINANCIAL SERVICES, LLC
(Enter Name of Florida Limited Liability Company)

5. If not effective on the date of filing, enter the effective date: By: 11:59 pm EST on 12/31/13 pursuant to*
(The effective date: 1) cannot be prior to nor more than 90 days after the date this document is filed by the Florida Department of State; **AND** 2) must be the same as the effective date listed in the attached Articles of Organization, if an effective date is listed therein.)

*Fla. Stat. Section 608.439(3)(d)

6. The conversion is permitted by the applicable law(s) governing the other business entity and the conversion complies with such law(s) and the requirements of s.608.439, F.S., in effecting the conversion.

7. The "Other Business Entity" currently exists on the official records of the jurisdiction under which it is currently organized, formed or incorporated.

Signed this 27 day of December 2013

Signature of Member or Authorized Representative of Limited Liability Company:

Individual signing affirms that the facts stated in this document are true. Any false information constitutes a third degree felony as provided for in s.817.155, F.S.

Signature of Member or Authorized Representative: [Signature]
Printed Name: John R. Stair Title: Assistant Secretary

Signature(s) on behalf of Other Business Entity: Individual(s) signing affirm(s) that the facts stated in this document are true. Any false information constitutes a third degree felony as provided for in s.817.155, F.S. [See below for required signature(s).]

Signature: [Signature]
Printed Name: John R. Stair Title: Assistant Secretary

Signature: _____
Printed Name: _____ Title: _____

Signature: _____
Printed Name: _____ Title: _____

Signature: _____
Printed Name: _____ Title: _____

Signature: _____
Printed Name: _____ Title: _____

Signature: _____
Printed Name: _____ Title: _____

If Florida Corporation:

Signature of Chairman, Vice Chairman, Director, or Officer.

If Directors or Officers have not been selected, an Incorporator must sign.

If Florida General Partnership or Limited Liability Partnership:

Signature of one General Partner.

If Florida Limited Partnership or Limited Liability Limited Partnership:

Signatures of ALL General Partners.

All others:

Signature of an authorized person.

Fees:

Certificate of Conversion:	\$25.00
Fees for Florida Articles of Organization:	\$125.00
Certified Copy:	\$30.00 (Optional)
Certificate of Status:	\$5.00 (Optional)

EFFECTIVE DATE
12-31-2013

ARTICLES OF ORGANIZATION
OF
HCFS HEALTH CARE FINANCIAL SERVICES, LLC

FILED
13 DEC 30 AM 10:29
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I — Name:

The name of the Limited Liability Company is HCFS Health Care Financial Services, LLC (the "Company").

ARTICLE II — Address:

The mailing address and street address of the principal office of the Company is 265 Brookview Centre Way, Suite 400, Knoxville, Tennessee 37919.

ARTICLE III — Duration:

The period of duration for the Company shall be perpetual.

ARTICLE IV — Registered Agent:

The street address of the initial registered office of the Company shall be 1201 Hays Street, Tallahassee, Florida 32301, and the name of the initial registered agent of the Company at that address is Corporation Service Company.

ARTICLE V — EFFECTIVE DATE:

The filing of these Articles of Organization shall be effective as of 11:59 p.m. on December 31, 2013 pursuant to Fla. Stat. 608.409(2).

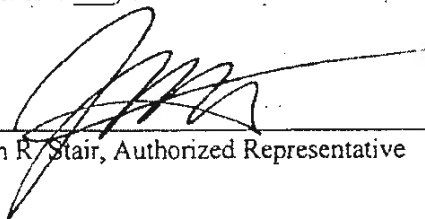
ARTICLE VI — Indemnification

The Company shall indemnify and hold harmless its members and directors against any and all claims and demands whatsoever.

ARTICLE VII — Amendment

These Articles of Organization may be altered, amended or repealed in accordance with the Limited Liability Company Agreement of the Company in accordance with the Florida Limited Liability Company Act.

IN WITNESS WHEREOF, the undersigned, pursuant to laws of the State of Florida, has executed these Articles of Organization as of December 27, 2013.




John R. Stair, Authorized Representative

STATEMENT ACCEPTING APPOINTMENT AS REGISTERED AGENT

HCFS HEALTH CARE FINANCIAL SERVICES, LLC

Having been named as registered agent and to accept service of process for the above-stated limited liability company at the place designated by this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with the obligations of my position as a registered agent as provided for in Chapter 608, F.S.

Corporation Service Company

By: 
Print Name: _____

Print Title: Sue G. Knight
Assistant Vice President

Dated: December 27, 2013

Exhibit 18

2015 FLORIDA LIMITED LIABILITY COMPANY ANNUAL REPORT

DOCUMENT# L04000092223

Entity Name: HEALTHCARE REVENUE RECOVERY GROUP, LLC

Current Principal Place of Business:

1643 NORTH HARRISON PARKWAY
BUILDING H, SUITE 100
SUNRISE, FL 33323

Current Mailing Address:

265 BROOKVIEW CENTRE WAY, SUITE 400
ATTN: LEGAL
KNOXVILLE, TN 37919

FEI Number: 90-0533366

Certificate of Status Desired: No

Name and Address of Current Registered Agent:

CORPORATION SERVICE COMPANY
1201 HAYS STREET
TALLAHASSEE, FL 32301-2525 US

The above named entity submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida.

SIGNATURE:

Electronic Signature of Registered Agent

Date

Authorized Person(s) Detail :

Title MGRM
Name HCFS HEALTH CARE FINANCIAL
SERVICES, LLC
Address 265 BROOKVIEW CENTRE WAY,
SUITE 400
City-State-Zip: KNOXVILLE TN 37919

I hereby certify that the information indicated on this report or supplemental report is true and accurate and that my electronic signature shall have the same legal effect as if made under oath; that I am a managing member or manager of the limited liability company or the receiver or trustee empowered to execute this report as required by Chapter 605, Florida Statutes; and that my name appears above, or on an attachment with all other like empowered.

SIGNATURE: JOHN R. STAIR

**ASST. SECRETARY OF
MEMBER**

04/14/2015

Electronic Signature of Signing Authorized Person(s) Detail

Date

Exhibit 19

2016 FLORIDA LIMITED LIABILITY COMPANY ANNUAL REPORT

DOCUMENT# L04000092223

Entity Name: HEALTHCARE REVENUE RECOVERY GROUP, LLC**Current Principal Place of Business:**1643 NORTH HARRISON PARKWAY
BUILDING H, SUITE 100
SUNRISE, FL 33323**Current Mailing Address:**1643 NORTH HARRISON PARKWAY
BUILDING H, SUITE 100
SUNRISE, FL 33323 US**FEI Number:** 90-0533366**Certificate of Status Desired:** No**Name and Address of Current Registered Agent:**CORPORATION SERVICE COMPANY
1201 HAYS STREET
TALLAHASSEE, FL 32301-2525 US*The above named entity submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida.***SIGNATURE:**

Electronic Signature of Registered Agent

Date

Authorized Person(s) Detail :

Title MGRM
Name HCFS HEALTH CARE FINANCIAL SERVICES, LLC
Address 265 BROOKVIEW CENTRE WAY, SUITE 400
City-State-Zip: KNOXVILLE TN 37919

Title VP
Name CARMAN, JOSEPH B.
Address 1643 NORTH HARRISON PARKWAY BUILDING H, SUITE 100
City-State-Zip: SUNRISE FL 33323

Title ASST. SECRETARY
Name STAIR, JOHN R.
Address 1643 NORTH HARRISON PARKWAY BUILDING H, SUITE 100
City-State-Zip: SUNRISE FL 33323

Title ASST. TREASURER
Name BELMAR, CAROLE
Address 1643 NORTH HARRISON PARKWAY BUILDING H, SUITE 100
City-State-Zip: SUNRISE FL 33323

Title PRESIDENT
Name FRIEDLANDER, DAVID M
Address 1643 NORTH HARRISON PARKWAY BUILDING H, SUITE 100
City-State-Zip: SUNRISE FL 33323

Title VP
Name VETRANO, ANTONIO B.
Address 1643 NORTH HARRISON PARKWAY BUILDING H, SUITE 100
City-State-Zip: SUNRISE FL 33323

Title VP, TREASURER
Name JONES, DAVID P.
Address 1643 NORTH HARRISON PARKWAY BUILDING H, SUITE 100
City-State-Zip: SUNRISE FL 33323

I hereby certify that the information indicated on this report or supplemental report is true and accurate and that my electronic signature shall have the same legal effect as if made under oath; that I am a managing member or manager of the limited liability company or the receiver or trustee empowered to execute this report as required by Chapter 605, Florida Statutes; and that my name appears above, or on an attachment with all other like empowered.

SIGNATURE: DAVID M. FRIEDLANDER

PRESIDENT

03/15/2016

Electronic Signature of Signing Authorized Person(s) Detail

Date

Exhibit 20

2017 FLORIDA LIMITED LIABILITY COMPANY ANNUAL REPORT

DOCUMENT# L04000092223

Entity Name: HEALTHCARE REVENUE RECOVERY GROUP, LLC**Current Principal Place of Business:**1643 NORTH HARRISON PARKWAY
BUILDING H, SUITE 100
SUNRISE, FL 33323**Current Mailing Address:**265 BROOKVIEW CENTRE WAY, SUITE 400
ATTN: KELLY GREANEY
KNOXVILLE, TN 37919 US**FEI Number:** 90-0533366**Certificate of Status Desired:** No**Name and Address of Current Registered Agent:**CORPORATION SERVICE COMPANY
1201 HAYS STREET
TALLAHASSEE, FL 32301-2525 US*The above named entity submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida.***SIGNATURE:**

Electronic Signature of Registered Agent

Date

Authorized Person(s) Detail :

Title	MGRM
Name	HCFS HEALTH CARE FINANCIAL SERVICES, LLC
Address	265 BROOKVIEW CENTRE WAY, SUITE 400
City-State-Zip:	KNOXVILLE TN 37919

Title	VP
Name	CARMAN, JOSEPH B.
Address	1643 NORTH HARRISON PARKWAY BUILDING H, SUITE 100
City-State-Zip:	SUNRISE FL 33323

Title	ASST. SECRETARY
Name	STAIR, JOHN R.
Address	1643 NORTH HARRISON PARKWAY BUILDING H, SUITE 100
City-State-Zip:	SUNRISE FL 33323

Title	PRESIDENT
Name	FRIEDLANDER, DAVID M
Address	1643 NORTH HARRISON PARKWAY BUILDING H, SUITE 100
City-State-Zip:	SUNRISE FL 33323

Title	VP
Name	VETRANO, ANTONIO B.
Address	1643 NORTH HARRISON PARKWAY BUILDING H, SUITE 100
City-State-Zip:	SUNRISE FL 33323

Title	VP, TREASURER
Name	JONES, DAVID P.
Address	1643 NORTH HARRISON PARKWAY BUILDING H, SUITE 100
City-State-Zip:	SUNRISE FL 33323

*I hereby certify that the information indicated on this report or supplemental report is true and accurate and that my electronic signature shall have the same legal effect as if made under oath; that I am a managing member or manager of the limited liability company or the receiver or trustee empowered to execute this report as required by Chapter 605, Florida Statutes; and that my name appears above, or on an attachment with all other like empowered.***SIGNATURE:** JOHN R. STAIR**ASSISTANT SECRETARY** 04/11/2017

Electronic Signature of Signing Authorized Person(s) Detail

Date

Exhibit 21

2018 FLORIDA LIMITED LIABILITY COMPANY ANNUAL REPORT

DOCUMENT# L04000092223

Entity Name: HEALTHCARE REVENUE RECOVERY GROUP, LLC**Current Principal Place of Business:**1643 NORTH HARRISON PARKWAY
BUILDING H, SUITE 100
SUNRISE, FL 33323**Current Mailing Address:**265 BROOKVIEW CENTRE WAY, SUITE 400
ATTN: KELLY GREANEY
KNOXVILLE, TN 37919 US**FEI Number:** 90-0533366**Certificate of Status Desired:** No**Name and Address of Current Registered Agent:**CORPORATION SERVICE COMPANY
1201 HAYS STREET
TALLAHASSEE, FL 32301-2525 US*The above named entity submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida.***SIGNATURE:**

Electronic Signature of Registered Agent

Date

Authorized Person(s) Detail :

Title	MGRM
Name	HCFS HEALTH CARE FINANCIAL SERVICES, LLC
Address	265 BROOKVIEW CENTRE WAY, SUITE 400
City-State-Zip:	KNOXVILLE TN 37919

Title	VP
Name	CARMAN, JOSEPH B.
Address	1643 NORTH HARRISON PARKWAY BUILDING H, SUITE 100
City-State-Zip:	SUNRISE FL 33323

Title	ASST. SECRETARY
Name	STAIR, JOHN R.
Address	1643 NORTH HARRISON PARKWAY BUILDING H, SUITE 100
City-State-Zip:	SUNRISE FL 33323

Title	PRESIDENT
Name	FRIEDLANDER, DAVID M
Address	1643 NORTH HARRISON PARKWAY BUILDING H, SUITE 100
City-State-Zip:	SUNRISE FL 33323

Title	VP
Name	VETRANO, ANTONIO B.
Address	1643 NORTH HARRISON PARKWAY BUILDING H, SUITE 100
City-State-Zip:	SUNRISE FL 33323

Title	VP, TREASURER
Name	JONES, DAVID P.
Address	1643 NORTH HARRISON PARKWAY BUILDING H, SUITE 100
City-State-Zip:	SUNRISE FL 33323

I hereby certify that the information indicated on this report or supplemental report is true and accurate and that my electronic signature shall have the same legal effect as if made under oath; that I am a managing member or manager of the limited liability company or the receiver or trustee empowered to execute this report as required by Chapter 605, Florida Statutes; and that my name appears above, or on an attachment with all other like empowered.

SIGNATURE: DAVID MICHAEL FRIEDLANDER

PRESIDENT

04/11/2018

Electronic Signature of Signing Authorized Person(s) Detail

Date

Exhibit 22

2019 FLORIDA LIMITED LIABILITY COMPANY ANNUAL REPORT

DOCUMENT# L04000092223

Entity Name: HEALTHCARE REVENUE RECOVERY GROUP, LLC**Current Principal Place of Business:**1643 NORTH HARRISON PARKWAY
BUILDING H, SUITE 100
SUNRISE, FL 33323**Current Mailing Address:**265 BROOKVIEW CENTRE WAY, SUITE 400
ATTN: LEGAL DEPT.
KNOXVILLE, TN 37919 US**FEI Number:** 90-0533366**Certificate of Status Desired:** No**Name and Address of Current Registered Agent:**CORPORATION SERVICE COMPANY
1201 HAYS STREET
TALLAHASSEE, FL 32301-2525 US*The above named entity submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida.***SIGNATURE:**

Electronic Signature of Registered Agent

Date

Authorized Person(s) Detail :

Title	MGRM
Name	HCFS HEALTH CARE FINANCIAL SERVICES, LLC
Address	265 BROOKVIEW CENTRE WAY, SUITE 400
City-State-Zip:	KNOXVILLE TN 37919

Title	VP
Name	CARMAN, JOSEPH B.
Address	1643 NORTH HARRISON PARKWAY BUILDING H, SUITE 100
City-State-Zip:	SUNRISE FL 33323

Title	ASST. SECRETARY
Name	STAIR, JOHN R.
Address	1643 NORTH HARRISON PARKWAY BUILDING H, SUITE 100
City-State-Zip:	SUNRISE FL 33323

Title	PRESIDENT
Name	FRIEDLANDER, DAVID M
Address	1643 NORTH HARRISON PARKWAY BUILDING H, SUITE 100
City-State-Zip:	SUNRISE FL 33323

Title	VP
Name	VETRANO, ANTONIO B.
Address	1643 NORTH HARRISON PARKWAY BUILDING H, SUITE 100
City-State-Zip:	SUNRISE FL 33323

Title	VP, TREASURER
Name	JONES, DAVID P.
Address	1643 NORTH HARRISON PARKWAY BUILDING H, SUITE 100
City-State-Zip:	SUNRISE FL 33323

*I hereby certify that the information indicated on this report or supplemental report is true and accurate and that my electronic signature shall have the same legal effect as if made under oath; that I am a managing member or manager of the limited liability company or the receiver or trustee empowered to execute this report as required by Chapter 605, Florida Statutes; and that my name appears above, or on an attachment with all other like empowered.***SIGNATURE:** JOHN R STAIR**ASSISTANT SECRETARY 04/10/2019**

Electronic Signature of Signing Authorized Person(s) Detail

Date

Exhibit 23

MARKS, O'NEILL, O'BRIEN,
DOHERTY & KELLY, P.C.

www.moodklaw.com

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Christian M. Scheuerman
Member NJ & PA Bars
CScheuerman@moodklaw.com

March 13, 2019

Via Email & N.J.L.S.

Philip D. Stern, Esquire
Stern Thomasson, LLP
150 Morris Avenue, 2nd Floor
Springfield, NJ 07081

RE: Levins v. HRRG
Docket No.: 1:17-cv-00928-RBK-KMW
Our File No.: 447-102973(SXX/CMS)

Dear Mr. Stern:

Enclosed please find Defendant's responses to interrogatories, document requests, and documents bates stamped ARS 1-12.

Very truly yours,

**MARKS, O'NEILL, O'BRIEN,
DOHERTY & KELLY, P.C.**

/s/ Christian M. Scheuerman
Christian M. Scheuerman

CMS/jad
Encl.

{NJ965484.1}

Philadelphia
Pennsylvania

Pittsburgh
Pennsylvania

New York
New York

Westchester County
New York

Wilmington
Delaware

Towson
Maryland

**MARKS, O'NEILL, O'BRIEN,
DOHERTY & KELLY, P.C.**
BY: Christian M. Scheuerman, Esquire
Cherry Tree Corporate Center
Suite 501
535 Route 38 East
Cherry Hill, NJ 08002
(856)663-4300

**ATTORNEY FOR DEFENDANT
Healthcare Revenue Recovery Group,
LLC**

447-102973 (SXK/CMS)

**ELAINE LEVINS and WILLIAM LEVINS,
on behalf of themselves and other similarly
situated**

VS.

**HEALTHCARE REVENUE RECOVERY
GROUP, LLC D/B/A ARS ACCOUNT
RESOLUTION SERVICES AND JOHN and
JANE DOES 1 THROUGH 25**

**UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY
CAMDEN VICINAGE**

Case No. 1:17-cv-00928-RBK-KMW

CIVIL ACTION

**DEFENDANT'S RESPONSES TO
PLAINTIFFS' REQUESTS FOR
PRODUCTION OF DOCUMENTS**

Defendant Healthcare Revenue Recovery Group, LLC, hereby respond to Plaintiffs' request for production of documents as follows:

1. All Documents showing all alternate business names You have used since Your inception.

ANSWER: Objection. This question is overbroad as to time frame and subject matter in light of the November 7, 2018 Order. Without waiving same, "ARS Account Resolution Services" began operations in January 2009. Since then, "ARS" has always been used by the Defendant as an abbreviation for ARS Account Resolution Services. Transactions also appear as "ARS" on credit card statements. See attached letter to Elaine Levins, excerpts from Defendant's website, and the recorded telephone call to Plaintiffs of which counsel already possesses.

2. All Documents showing each name under which You have transacted business since the inception of HRRG including the dates when (a) You began using it and (b) You ceased using it.

{NJ958092.1}

22. All Documents You submitted during the past three years to any governmental authority in connection with Your registration with, or licensing in, the State of New Jersey.

ANSWER: See response to no. 21.

23. All Documents You submitted to, or received from, any regulatory authorities concerning complaints about Your debt collection practices during the past four years.

ANSWER: See response to no. 21.

24. All manuals, memoranda, instructions, reports, and other Documents which discuss, describe or set forth standards, criteria, guidelines, policies, practices, or usage relating to Your leaving voice messages for Consumers.

ANSWER: Objection. The requested discovery is not proportional to the needs of the case. It has a low importance in resolving the central issues raised in the complaint and the burden/expense of the proposed discovery outweighs its likely benefit. Specifically, there is no allegation in the complaint that any individual collector acted inappropriately during a communication with Plaintiffs. Pursuant to the Court's November 7, 2018 Order, the scope of discovery is limited to whether Defendant typically transacts business as "ARS" and/or whether it is a commonly used acronym.

25. All Documents You reviewed, used, and/or relied upon when investigating the Complaint's factual allegations.

ANSWER: Objection. The question inquires as to investigation of allegations by the Defendant and its counsel, so it improperly calls for the disclosure of attorney work product and/or privileged information.

26. All skip tracing or other reports that You obtained to Identify or locate Plaintiffs in connection with Your attempt to collect their Obligation.

ANSWER: See response to no. 21.

27. All Documents referenced, but not previously produced, in Your Fed. R. Civ. P. 26(a) initial disclosures.

ANSWER: Defendants do not possess any relevant documents.


28. Complete copies of Your Account notes relating to Plaintiffs.

ANSWER: See attached.


Exhibit 24

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Page 0



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Please allow two business days for electronic filings to be reflected in status reports.

Search Type *

- ☒ Business Name
- ☐ Entity Id
- ☐ Principal Name (Officer/Director, Manager, Managing Member, etc.)
- ☐ Registered Agent
- ☐ Associated Name (An alternate, fictitious or previous name used by the business)

Business Name

Business Name *

ARS


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Business Entity Status Report

Search Summary

Search Type: Business Name
Business Name: ARS


Order Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date
<input type="checkbox"/>	<input type="checkbox"/>	ARS - PBO INC.	0100623214		DP	04/1995
<input type="checkbox"/>	<input type="checkbox"/>	ARS 1104 HELDRICH LLC	0400295404	MENDHAM	LLC	07/2009
<input type="checkbox"/>	<input type="checkbox"/>	ARS ACCOUNTING SERVICE, INC.	0100336497	MAPLEWOOD	DP	05/1987
<input type="checkbox"/>	<input type="checkbox"/>	ARS ACQUISITION HOLDINGS, LLC	0600414111	MEMPHIS	FLC	08/2014
<input type="checkbox"/>	<input type="checkbox"/>	ARS ADVANCED RENOVATION SERVICES LIMITED LIABILITY COMPANY	0400167137	BELLEVILLE	LLC	02/2007
<input type="checkbox"/>	<input type="checkbox"/>	ARS AIR CONDITIONING & HEATING COMPANY, INC.	0100357116	CALDWELL	DP	11/1987
<input type="checkbox"/>	<input type="checkbox"/>	ARS ARCHITECTURAL DESIGN & TRADE LLC	0450158546	JERSEY CITY	LLC	04/2017
<input type="checkbox"/>	<input type="checkbox"/>	ARS ASSOCIATES	1581545000		DP	05/1972
<input type="checkbox"/>	<input type="checkbox"/>	ARS AUTO REPAIR LIMITED LIABILITY COMPANY	0400428191	PASSAIC	LLC	07/2011
<input type="checkbox"/>	<input type="checkbox"/>	ARS AUTOMOTIVE INTERIORS, LLC	0600131782	MONROE	LLC	01/2002

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Business Entity Status Report

Search Summary

Search Type: Business Name
Business Name: ARS

Order Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date
<input type="checkbox"/>	<input type="checkbox"/>	ARS CARGO LOGISTIC LIMITED LIABILITY COMPANY	0400474554	NORTH BERGEN	LLC	02/2012
<input type="checkbox"/>	<input type="checkbox"/>	ARS CATHOLICA LLC	0600202687	CLIFTON	LLC	05/2004
<input type="checkbox"/>	<input type="checkbox"/>	ARS CHRISTIANA INC.	0100677226	BAYONNE	DP	08/1996
<input type="checkbox"/>	<input type="checkbox"/>	ARS CLEANOUT, INC.	0100872864		DP	02/2002
<input type="checkbox"/>	<input type="checkbox"/>	ARS CLIMATE CONTROL INC.	0400494726	VINELAND	DP	05/2012
<input type="checkbox"/>	<input type="checkbox"/>	ARS CLINICAL PSYCHOTHERAPY, LLC	0600276950	FRANKLIN PARK	LLC	08/2006
<input type="checkbox"/>	<input type="checkbox"/>	ARS COMMUNICATIONS, LLC	0600206646	FLEMINGTON	LLC	06/2004
<input type="checkbox"/>	<input type="checkbox"/>	ARS CONSTRUCTION SERVICES LIMITED LIABILITY COMPANY	0400686253	LAMBERTVILLE	LLC	09/2014
<input type="checkbox"/>	<input type="checkbox"/>	ARS CONSTRUCTION, INC.	0100737163	OZONE PARK	FR	01/1998
<input type="checkbox"/>	<input type="checkbox"/>	ARS CONSULTING INC.	0100716958		DP	08/1997

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Business Entity Status Report

Search Summary

Search Type: Business Name
Business Name: ARS

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<input type="checkbox"/>	<input type="checkbox"/>	ARS CONSULTING LIMITED LIABILITY COMPANY	0400373792	FAIR LAWN	LLC	10/2010															
<input type="checkbox"/>	<input type="checkbox"/>	ARS CORP	0101034095	ST. AUGUSTINE	DB	09/2014															
<input type="checkbox"/>	<input type="checkbox"/>	ARS CORPORATION	0100424749		DP	08/1989															
<input type="checkbox"/>	<input type="checkbox"/>	ARS DATA SYSTEMS, LTD.	0100619356		FR	03/1995															
<input type="checkbox"/>	<input type="checkbox"/>	ARS DELIVERY SERVICE, INC.	0100629537	LORDSVALLEY	DP	06/1995															
<input type="checkbox"/>	<input type="checkbox"/>	ARS DELVELOPMENT GROUP, LLC	0600337015	ALMONESSON	LLC	12/2008															
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<input type="checkbox"/>	<input type="checkbox"/>	ARS DIGITAL OFFICE SYSTEMS, L.L.C.	0600121536		LLC	08/2001															
<input type="checkbox"/>	<input type="checkbox"/>	ARS ELECTRIC AND DESIGN L.L.C.	0600363877	WHIPPANY	LLC	09/2010															
<input type="checkbox"/>	<input type="checkbox"/>	ARS ELECTRONIC REPAIRS CENTER, INC.	0100828087		DP	09/2000															

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 ... >>


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Business Entity Status Report

Search Summary

Search Type: Business Name
Business Name: ARS

Order Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date
<input type="checkbox"/>	<input type="checkbox"/>	ARS EX MACHINA, CORP.	0100834577	NORTH ARLINGTON	DP	11/2000
<input type="checkbox"/>	<input type="checkbox"/>	ARS EXPRESS LLC	0400753818	ABSECON	LLC	06/2015
<input type="checkbox"/>	<input type="checkbox"/>	ARS EXTERIORS LLC	0600305418		LLC	07/2007
<input type="checkbox"/>	<input type="checkbox"/>	ARS FERRUM LIMITED LIABILITY COMPANY	0400242998	PASSAIC	LLC	07/2008
<input type="checkbox"/>	<input type="checkbox"/>	ARS FINANCIAL SERVICES, INC.	0100499717		DP	11/1991
<input type="checkbox"/>	<input type="checkbox"/>	ARS FINANCIAL SERVICES, L.L.C.	0600093633	FLANDERS	LLC	07/2000
<input type="checkbox"/>	<input type="checkbox"/>	ARS FOUNDATION, INC.	0100695690		NP	02/1997
<input type="checkbox"/>	<input type="checkbox"/>	ARS FUNDING CORPORATION	0100751183	HOFFMAN ESTATE	FR	07/1998
<input type="checkbox"/>	<input type="checkbox"/>	ARS GENERAL CONSTRUCTION CORP	0400057591	NEWARK	DP	05/2004
<input type="checkbox"/>	<input type="checkbox"/>	ARS GEODETICA, LLC	0600428294		LLC	01/2016

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Search Summary

Search Type: Business Name
Business Name: ARS


Order	Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARS GROUP LLC	0400309332	FREEHOLD	LLC	09/2009
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARS HARDWOOD FLOORING CO. INC.	0100318380		DP	11/1986
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARS HOLDINGS LLC	0400421938	BLOOMFIELD	LLC	06/2011
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARS HOLDNG, INC.	0100878969		FR	05/2002
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARS HOME IMPROVEMENT LLC	0600253580	CRESSKILL	LLC	11/2005
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARS HOSPITALITY, LLC	0600239778	MOUNT LAUREL	LLC	06/2005
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARS HOTEL GROUP, LLC	0600234868	MT. LAUREL	LLC	04/2005
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARS INTERACTIVE L.L.C.	0600354080	WEST ORANGE	LLC	01/2010

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Search Type: Business Name
Business Name: ARS

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Order Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date															
<input type="checkbox"/>	<input type="checkbox"/>	ARS INTERNATIONAL TRADING INC	0400029232	FREEHOLD	DP	05/2003															
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<input type="checkbox"/>	<input type="checkbox"/>	ARS INVESTORS II 2012-I HVB, LLC	0600402751	AUSTIN	FLC	08/2013															
<input type="checkbox"/>	<input type="checkbox"/>	ARS INVESTORS II 2012-I HVB-NJ, LLC	0600392055	AUSTIN	FLC	10/2012															
<input type="checkbox"/>	<input type="checkbox"/>	ARS LINDEN CORP.	1581851500	NEW YORK	DP	11/1970															
<input type="checkbox"/>	<input type="checkbox"/>	ARS LOGISTICS LIMITED LIABILITY COMPANY	0400432095	ALLAMUCHY	LLC	07/2011															
<input type="checkbox"/>	<input type="checkbox"/>	ARS LONGA GROUP LTD.	0100607105	TRENTON	DP	11/1994															
<input type="checkbox"/>	<input type="checkbox"/>	ARS LUCIDA LLC	0400251713	SKILLMAN	LLC	09/2008															
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	...	>>


Continue →
Go Back

x Cancel Search

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Support
Help
Division Of Revenue & Enterprise Services


Policies
[Privacy Policy](#)
[Accessibility Policy](#)
[Security Policy](#)




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*Search Results for registered entities whose name begins with ARS.***Page 7**



STATE OF NEW JERSEY
DIVISION OF REVENUE AND ENTERPRISE SERVICES
BUSINESS RECORDS SERVICE

 Cart
Help
New User
Login

Search
Results
Select Documents

Business Entity Status Report

Search Summary

Search Type: Business Name
Business Name: ARS

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	...	>>
Order Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date															
<input type="checkbox"/>	<input type="checkbox"/>	ARS LYRICA A NJ NONPROFIT CORPORATION	0400195749	SHORT HILLS	NP	09/2007															
<input type="checkbox"/>	<input type="checkbox"/>	ARS MANAGEMENT, L.L.C.	0600019798		LLC	05/1995															
<input type="checkbox"/>	<input type="checkbox"/>	ARS MECHANICAL SERVICES, INC.	0100566713	MEDFORD	DP	10/1993															
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<input type="checkbox"/>	<input type="checkbox"/>	ARS MUSICA CHORALE	0900002669	PARAMUS	NP	08/1973															
<input type="checkbox"/>	<input type="checkbox"/>	ARS NATIONAL SERVICES, INC.	0100667640	ESCONDIDO	FR	05/1996															
<input type="checkbox"/>	<input type="checkbox"/>	ARS NOVA CHAMBER ORCHESTRA	0900002670		NP	02/1975															
<input type="checkbox"/>	<input type="checkbox"/>	ARS NOVA INC.	0100179570		NP	10/1982															
<input type="checkbox"/>	<input type="checkbox"/>	ARS NOVA MOBILE PLUS, INC.	0100956852	PALISADES PARK	DP	01/2006															

Continue →


Go Back

x Cancel Search

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Help
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Accessibility Policy
Security Policy



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LEVINS350

*Search Results for registered entities whose name begins with ARS.***Page 8**

STATE OF NEW JERSEY
DIVISION OF REVENUE AND ENTERPRISE SERVICES
BUSINESS RECORDS SERVICE

[Cart](#) [Help](#) [New User](#) [Login](#)

[Search](#) [Results](#) [Select Documents](#)

Business Entity Status Report

Search Summary

Search Type: Business Name
Business Name: ARS

Order Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date
<input type="checkbox"/>	<input type="checkbox"/>	ARS NOVA MUSICA, INC.	0100871987	FORT LEE	DP	02/2002
<input type="checkbox"/>	<input type="checkbox"/>	ARS NOVA PHOTO & VIDEO LIMITED LIABILITY COMPANY	0400735502		LLC	03/2015
<input type="checkbox"/>	<input type="checkbox"/>	ARS NOVA PLAYERS, INC.	0900002671		NP	10/1966
<input type="checkbox"/>	<input type="checkbox"/>	ARS OF NEW JERSEY LLC	0450157963	TURNERSVILLE	FLC	04/2017
<input type="checkbox"/>	<input type="checkbox"/>	ARS OF RIO GRANDE, LLC	0600219524	CAPE MAY COURT HOUSE	LLC	11/2004
<input type="checkbox"/>	<input type="checkbox"/>	ARS OF SOMERS POINT, LLC	0600219522	SOMERS POINT	LLC	11/2004
<input type="checkbox"/>	<input type="checkbox"/>	ARS PAPIA LIMITED LIABILITY COMPANY	0400237517		LLC	06/2008
<input type="checkbox"/>	<input type="checkbox"/>	ARS PORTFOLIO SERVICES, . LIMITED LIABILITY COMPANY	0400527236	AMHERST	FLC	11/2012
<input type="checkbox"/>	<input type="checkbox"/>	ARS PRODUCTIONS INC	0400170388	RUNNEMEDE	DP	03/2007
<input type="checkbox"/>	<input type="checkbox"/>	ARS PROPERTIES LLC	0600207294	LEBANON	LLC	07/2004

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[Privacy Policy](#)
[Accessibility Policy](#)
[Security Policy](#)

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*Search Results for registered entities whose name begins with ARS.***Page 9**

STATE OF NEW JERSEY
DIVISION OF REVENUE AND ENTERPRISE SERVICES
BUSINESS RECORDS SERVICE

[Cart](#) [Help](#) [New User](#) [Login](#)

Search Results Select Documents

Business Entity Status Report

Search Summary

Search Type: Business Name
Business Name: ARS

Order	Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARS REAL ESTATES, L.L.C.	0600339764	CLIFTON	LLC	02/2009
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARS REALTY, LLC	0600287125	MAHWAH	LLC	12/2006
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARS RECOVERY SERVICES, LLC	0600233685	KALISPELL	FLC	04/2005
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARS RECYCLING SYSTEMS, LLC	0600409890	LOWELLVILLE	FLC	04/2014
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARS REI USA CORP	0101028781	WEST TRENTON	FR	08/2013
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARS RESEARCH CONSULTING LLC	0400387597	MILLBURN	LLC	12/2010
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARS SECURITY SERVICES LLC	0600247128		LLC	09/2005

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[Privacy Policy](#)
[Accessibility Policy](#)
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*Search Results for registered entities whose name begins with ARS.***Page 10**

STATE OF NEW JERSEY
DIVISION OF REVENUE AND ENTERPRISE SERVICES
BUSINESS RECORDS SERVICE

[Cart](#) [Help](#) [New User](#) [Login](#)

Search Results Select Documents

Business Entity Status Report

Search Summary

Search Type: Business Name
Business Name: ARS

Order	Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date
<input type="checkbox"/>	<input type="checkbox"/>		ARS SERVICES LLC	0400338437	ALBUQUERQUE	FLC	03/2010
<input type="checkbox"/>	<input type="checkbox"/>		ARS SOFTWARE CORPORATION	0100223449		DP	04/1984
<input type="checkbox"/>	<input type="checkbox"/>		ARS SYSTEMS LIMITED LIABILITY COMPANY	0400208009	DAYTON	LLC	12/2007
<input type="checkbox"/>	<input type="checkbox"/>		ARS TRANSPORTATION CORP	0400709636	BURLINGTON	DP	12/2014
<input type="checkbox"/>	<input type="checkbox"/>		ARS TRUCKING LLC	0400489571	BURLINGTON	LLC	04/2012
<input type="checkbox"/>	<input type="checkbox"/>		ARS VIVENDI INC.	0100849086	RIVERDALE	DP	04/2001
<input type="checkbox"/>	<input type="checkbox"/>		ARS WORD PROCESSING INC.	0100268216		DP	08/1985
<input type="checkbox"/>	<input type="checkbox"/>		ARS WORLD WIRELESS, INC.	0100850574	WOODBURY	DP	05/2001
<input type="checkbox"/>	<input type="checkbox"/>		ARS*1 PRODUCTIONS LLC	0400688949	SAYREVILLE	LLC	09/2014
<input type="checkbox"/>	<input type="checkbox"/>		ARS, INC.	0100726891	MADISON	DB	11/1997

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[Privacy Policy](#)
[Accessibility Policy](#)
[Security Policy](#)

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*Search Results for registered entities whose name begins with ARS.***Page 11**

STATE OF NEW JERSEY
DIVISION OF REVENUE AND ENTERPRISE SERVICES
BUSINESS RECORDS SERVICE

[Cart](#) [Help](#) [New User](#) [Login](#)

[Search](#) [Results](#) [Select Documents](#)

Business Entity Status Report

Search Summary

Search Type: Business Name
Business Name: ARS

Order	Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSA GROUP, LLC	0600288848	SOUTH RIVER	LLC	01/2007
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSAAT PARTY ENTERTAINERS LLC	0400684711	EAST BRUNSWICK	LLC	09/2014
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSAL INCORPORATED	0100266431		DP	07/1985
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSAL TRUCKING INC	0400029668	SPRINGFIELD	DP	05/2003

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[Privacy Policy](#)
[Accessibility Policy](#)
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*Search Results for registered entities whose name begins with ARS.***Page 12**



STATE OF NEW JERSEY
 DIVISION OF REVENUE AND ENTERPRISE SERVICES
BUSINESS RECORDS SERVICE

[Cart](#)
[Help](#)
[New User](#)
[Login](#)

[Search](#)
[Results](#)
[Select Documents](#)

Business Entity Status Report

Search Summary

Search Type: Business Name
 Business Name: ARS

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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSAN KIMYA USA LLC	0400642790	WAYNE	LLC	03/2014
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSAN REALTY CORPORATION	1581540000		DP	05/1971
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSCE CORPORATION	1581575000	LONGBRANCH	DP	01/1962
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSCO INDUSTRIES, INC.	1581617500	NEWARK	DP	09/1966
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSCO LLC	0400067128	BELLEVILLE	LLC	09/2004
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSCON NETWORKS, LLC	0450063426	MILLSTONE TOWNSHIP	LLC	03/2016

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 ... >>


[Continue](#)
[Go Back](#)

[x Cancel Search](#)

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 Help
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[Privacy Policy](#)
[Accessibility Policy](#)



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*Search Results for registered entities whose name begins with ARS.***Page 13**

STATE OF NEW JERSEY
DIVISION OF REVENUE AND ENTERPRISE SERVICES
BUSINESS RECORDS SERVICE

[Cart](#) [Help](#) [New User](#) [Login](#)

[Search](#) [Results](#) [Select Documents](#)

Business Entity Status Report

Search Summary

Search Type: Business Name
Business Name: ARS

Order Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date
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<input type="checkbox"/>	<input type="checkbox"/>	ARSDALE MCKAY, INCORPORATED	0100816944		DP	05/2000
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<input type="checkbox"/>	<input type="checkbox"/>	ARSEA INVESTMENT HOLDINGS, LLC	0600214349	MATAWAN	LLC	09/2004
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Support
[Help](#)
[Division Of Revenue & Enterprise Services](#)

Policies
[Privacy Policy](#)
[Accessibility Policy](#)
[Security Policy](#)

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*Search Results for registered entities whose name begins with ARS.***Page 14**



STATE OF NEW JERSEY
 DIVISION OF REVENUE AND ENTERPRISE SERVICES
BUSINESS RECORDS SERVICE

[Cart](#)
[Help](#)
[New User](#)
[Login](#)

[Search](#)
[Results](#)
[Select Documents](#)

Business Entity Status Report

Search Summary

Search Type: Business Name
 Business Name: ARS

Order Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date
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<input type="checkbox"/>	<input type="checkbox"/>	ARSEE CONSTRUCTION CO.	1581675000		DP	08/1961
<input type="checkbox"/>	<input type="checkbox"/>	ARSEE ENGINEERS INC	0400277343	FISHERS	FR	03/2009
<input type="checkbox"/>	<input type="checkbox"/>	ARSEE SOLUTIONS LIMITED LIABILITY COMPANY	0400349562	NEW BRUNSWICK	LLC	05/2010
<input type="checkbox"/>	<input type="checkbox"/>	ARSEKAP, INC.	0100493837	SOMERSET	DP	08/1991
<input type="checkbox"/>	<input type="checkbox"/>	ARSEN CONSTRUCTION LIMITED LIABILITY COMPANY	0400664269		LLC	06/2014
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<input type="checkbox"/>	<input type="checkbox"/>	ARSEN PERFORMANCE, LLC	0450097172	MILLSTONE	LLC	08/2016
<input type="checkbox"/>	<input type="checkbox"/>	ARSENAL ARCHIVES & CONSULTING SERVICES, INC.	0100350596		FR	09/1987
<input type="checkbox"/>	<input type="checkbox"/>	ARSENAL ARCHIVES INC.	0100393073	PATERSON	DP	10/1988


[Continue →](#)
[Go Back](#)

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[Accessibility Policy](#)
[Security Policy](#)




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*Search Results for registered entities whose name begins with ARS.***Page 15**



STATE OF NEW JERSEY
DIVISION OF REVENUE AND ENTERPRISE SERVICES
BUSINESS RECORDS SERVICE

 Cart
Help
New User
Login

Search
Results
Select Documents

Business Entity Status Report

Search Summary

Search Type: Business Name
Business Name: ARS

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	...	>>
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<input type="checkbox"/>	<input type="checkbox"/>	ARSENAL CARS INC.	0101028111		DP	07/2013															
<input type="checkbox"/>	<input type="checkbox"/>	ARSENAL COMPUTER MODS LLC	0400726201	PENNSAUKEN	LLC	02/2015															
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<input type="checkbox"/>	<input type="checkbox"/>	ARSENAL GLASS CORP	0100992449	LINDEN	DP	05/2008															

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Go Back

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Accessibility Policy
Security Policy




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*Search Results for registered entities whose name begins with ARS.***Page 16**



STATE OF NEW JERSEY
DIVISION OF REVENUE AND ENTERPRISE SERVICES
BUSINESS RECORDS SERVICE

 Cart
Help
New User
Login

Search
Results
Select Documents

Business Entity Status Report

Search Summary

Search Type: Business Name
Business Name: ARS

Order Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date
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<input type="checkbox"/>	<input type="checkbox"/>	ARSENAL MARKETING LLC	0400559763	CHATHAM	LLC	03/2013
<input type="checkbox"/>	<input type="checkbox"/>	ARSENAL NJ, LLC	0600434498		LLC	08/2016
<input type="checkbox"/>	<input type="checkbox"/>	ARSENAL REAL ESTATE FUND I, L.P.	0600227713	Gladstone	LF	02/2005
<input type="checkbox"/>	<input type="checkbox"/>	ARSENAL REAL ESTATE FUND IA, LP	0600232825	Gladstone	LF	04/2005
<input type="checkbox"/>	<input type="checkbox"/>	ARSENAL REAL ESTATE FUND II IDF, L.P.	0600298021	Gladstone	LF	04/2007
<input type="checkbox"/>	<input type="checkbox"/>	ARSENAL REAL ESTATE FUND II, L.P.	0600298024	Gladstone	LF	04/2007
<input type="checkbox"/>	<input type="checkbox"/>	ARSENAL REAL ESTATE FUNDS LIMITED LIABILITY COMPANY	0400064429	Gladstone	FLC	08/2004


Continue →
Go Back

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[Accessibility Policy](#)
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
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*Search Results for registered entities whose name begins with ARS.***Page 17**



STATE OF NEW JERSEY
DIVISION OF REVENUE AND ENTERPRISE SERVICES
BUSINESS RECORDS SERVICE


[Help](#)
[New User](#)
[Login](#)

[Search](#)
[Results](#)
[Select Documents](#)

Business Entity Status Report

Search Summary

Search Type:

Business Name:

ARS

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	...	>>
Order Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date															
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<input type="checkbox"/>	<input type="checkbox"/>	ARSENAL SOCCER OF N.J. A N.J. NONPROFIT CORP.	0101016369	ORADELL	NP	06/2011															
<input type="checkbox"/>	<input type="checkbox"/>	ARSENAL SOLAR LIMITED LIABILITY COMPANY	0400652803	PHILADELPHIA	FLC	04/2014															
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<input type="checkbox"/>	<input type="checkbox"/>	ARSENAL SUPPLY LIMITED LIABILITY COMPANY	0400334057	BERLIN	LLC	02/2010															
<input type="checkbox"/>	<input type="checkbox"/>	ARSENAULT ACCESSORIES LIMITED LIABILITY COMPANY	0400705020	MONTCLAIR	LLC	11/2014															
<input type="checkbox"/>	<input type="checkbox"/>	ARSENAULT MANUFACTURING CO. LLC	0600147906		LLC	08/2002															
<input type="checkbox"/>	<input type="checkbox"/>	ARSENBERGER TRUCKING CO.	0101013482	MILL RUN	FR	01/2011															
<input type="checkbox"/>	<input type="checkbox"/>	ARSENEAULT & FASSETT, LLP	0600161313	CHATHAM	LLP	02/2003															
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	...	>>

Continue →


Go Back

x Cancel Search

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
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*Search Results for registered entities whose name begins with ARS.***Page 18**



STATE OF NEW JERSEY
DIVISION OF REVENUE AND ENTERPRISE SERVICES
BUSINESS RECORDS SERVICE

 Cart
Help
New User
Login

Search
Results
Select Documents

Business Entity Status Report

Search Summary

Search Type: Business Name
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Order Report	Status	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date
<input type="checkbox"/>		<input type="checkbox"/>	ARSENEAULT, WHIPPLE, FARMER, FASSETT AND AZZARELLO, LLP	0600291546	CHATHAM	LLP	02/2007
<input type="checkbox"/>		<input type="checkbox"/>	ARSENIC & OLD LACE LLC	0600388854		LLC	07/2012
<input type="checkbox"/>		<input type="checkbox"/>	ARSENJEVIC SCHOOL OF HEALING AND SOUL DEVELOPMENT, INC.	0100834631		DP	11/2000
<input type="checkbox"/>		<input type="checkbox"/>	ARSENJEVIN HEALING CENTER, INC.	0100790146	MANAHAWKIN	DP	08/1999
<input type="checkbox"/>		<input type="checkbox"/>	ARSENIO AUTO SALES INC.	0100873498		DP	03/2002
<input type="checkbox"/>		<input type="checkbox"/>	ARSENIO C. MANLANGIT M.D., P.A.	0100097593	MOUNTAIN LAKES	PA	09/1979
<input type="checkbox"/>		<input type="checkbox"/>	ARSENIO ELECTRICAL CONTRACTOR LLC	0600317654	FORT LEE	LLC	01/2008
<input type="checkbox"/>		<input type="checkbox"/>	ARSENIO HALL COMMUNICATIONS LTD	0450054540	NEW YORK	FR	02/2016
<input type="checkbox"/>		<input type="checkbox"/>	ARSENIS CLEANING SERVICES, L.L.C.	0600239937	EGG HARBOR TOWNSHIP	LLC	06/2005
<input type="checkbox"/>		<input type="checkbox"/>	ARSENIS PIZZADELI INC.	0100338031		DP	05/1987


Continue →
Go Back

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*Search Results for registered entities whose name begins with ARS.***Page 19**

STATE OF NEW JERSEY
DIVISION OF REVENUE AND ENTERPRISE SERVICES
BUSINESS RECORDS SERVICE

[Cart](#) [Help](#) [New User](#) [Login](#)

[Search](#) [Results](#) [Select Documents](#)

Business Entity Status Report

Search Summary

Search Type: Business Name
Business Name: ARS

Order Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date
<input type="checkbox"/>	<input type="checkbox"/>	ARSENIS PROPERTIES, LLC.	0600030396	NORTHFIELD	LLC	09/1996
<input type="checkbox"/>	<input type="checkbox"/>	ARSENIS, LLC	0600361486		LLC	06/2010
<input type="checkbox"/>	<input type="checkbox"/>	ARSERVICES, LIMITED CORPORATION	0400721225	ALEXANDRIA	FR	02/2015
<input type="checkbox"/>	<input type="checkbox"/>	ARSEUS TECHNOLOGY SERVICES LLC	0400310372	MONROE TOWNSHIP	LLC	10/2009
<input type="checkbox"/>	<input type="checkbox"/>	ARSEYA, L.L.C.	0600143254	NEW VERNON	LLC	06/2002
<input type="checkbox"/>	<input type="checkbox"/>	ARSH & ARYA PATEL LLC	0400727059	OLD BRIDGE	LLC	02/2015
<input type="checkbox"/>	<input type="checkbox"/>	ARSH CORP.	0100067678		DP	07/1978
<input type="checkbox"/>	<input type="checkbox"/>	ARSH ENTERPRISE LIMITED LIABILITY COMPANY	0400572571	LANSDALE	FLC	05/2013
<input type="checkbox"/>	<input type="checkbox"/>	ARSH FOODS LIMITED LIABILITY COMPANY	0400225662	BRIDGEWATER	LLC	04/2008
<input type="checkbox"/>	<input type="checkbox"/>	ARSH GEN CONSTRUCTION CORP	0400675175	RICHMOND HILL	FR	07/2014

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*Search Results for registered entities whose name begins with ARS.***Page 20**



STATE OF NEW JERSEY
 DIVISION OF REVENUE AND ENTERPRISE SERVICES
BUSINESS RECORDS SERVICE

[Cart](#)
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[Search](#)
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[Select Documents](#)

Business Entity Status Report

Search Summary

Search Type: Business Name
 Business Name: ARS


Order Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date
<input type="checkbox"/>	<input type="checkbox"/>	ARSH GENERAL CONSTRUCTION CORP	0400240960	QUEENS	FR	07/2008
<input type="checkbox"/>	<input type="checkbox"/>	ARSH MODERN TECHNOLOGY LLC	0600350905	EDISON	LLC	10/2009
<input type="checkbox"/>	<input type="checkbox"/>	ARSH RESTAURANT LLC	0400162272	HILLSBOROUGH	LLC	01/2007
<input type="checkbox"/>	<input type="checkbox"/>	ARSH TRANSPORT CO. INC.	0100812093	CARTERET	DP	03/2000
<input type="checkbox"/>	<input type="checkbox"/>	ARSH TRUCKING LLC	0400396481	CARTERET	LLC	02/2011
<input type="checkbox"/>	<input type="checkbox"/>	ARSH, INC.	0100947594	CANONSBURG	FR	06/2005
<input type="checkbox"/>	<input type="checkbox"/>	ARSHA BODHA CENTER, A NEW JERSEY NONPROFIT CORPORATION	0100825245	SOMERSET	NP	08/2000
<input type="checkbox"/>	<input type="checkbox"/>	ARSHA CONSULTANTS LIMITED LIABILITY COMPANY	0400007482	MOUNTAIN LAKES	LLC	02/2002
<input type="checkbox"/>	<input type="checkbox"/>	ARSHA VIGNANA PARISHATH USA A NJ NONPROFIT CORPORATION	0400521773	MORGANVILLE	NP	10/2012
<input type="checkbox"/>	<input type="checkbox"/>	ARSHAD & MOHAMMAD CORP.	0100696059		DP	02/1997

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*Search Results for registered entities whose name begins with ARS.***Page 21**

STATE OF NEW JERSEY
DIVISION OF REVENUE AND ENTERPRISE SERVICES
BUSINESS RECORDS SERVICE

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[Search](#) [Results](#) [Select Documents](#)

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Order	Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSHAD INC.	0100760825		DP	10/1998
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSHAD INVESTMENTS LLC	0450145963	NORTH BRUNSWICK	LLC	02/2017
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSHAD LANDSCAPING INCORPORATED	0450004010	HAMILTON	DP	07/2015
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSHAMAN LIMO SERVICE LLC	0450118652	BUDD LAKE	LLC	11/2016
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSHDEEP CORPORATION	0100780314	CARNY POINT	DP	04/1999
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSHEED CORPORATION	0100502411	LITTLE FALLS	DP	12/1991
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSHER SCRAP METAL LLC	0400587069	WEST ORANGE	LLC	07/2013
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSHI ENTERPRISES, INC.	0100803919	VINELAND	DP	01/2000
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSHI ENTERPRISES, LLC	0600084102	VINELAND	LLC	02/2000
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSHIA INVESTMENT L.L.C.	0400616726	SOMERSET	LLC	11/2013

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*Search Results for registered entities whose name begins with ARS.***Page 22**



STATE OF NEW JERSEY
 DIVISION OF REVENUE AND ENTERPRISE SERVICES
BUSINESS RECORDS SERVICE

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[New User](#)
[Login](#)

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Search Summary

Search Type: Business Name
 Business Name: ARS

<< 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28						
Order Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date
		ARSHIPS, LLC	0600178050	FORT LEE	LLC	08/2003
		ARSHO FURNITURE INC	0400028743	CARLSTADT	DP	04/2003
		ARSHS FINE RUGS LIMITED LIABILITY COMPANY	0400666993	SECAUCUS	LLC	06/2014
		ARSHS NJ, LLC	0600292160	DAYTON	FLC	02/2007
		ARSHVRUSTI CORP	0100839952	SAYREVILLE	DP	01/2001
		ARSI CONSTRUCTION COMPANY INC.	0100172447	CROSSWICKS	DP	07/1982
		ARSI MASON CONTRACTOR, INC.	0100289199		DP	02/1986
		ARSI PAINTING LIMITED LIABILITY COMPANY	0400049621	BASKING RIDGE	LLC	02/2004
		ARSI RECOVERY, INC.	0100287713	TRENTON	DP	02/1986
		ARSI, LLC	0600436136		LLC	10/2016

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Continue →


Go Back

x Cancel Search

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[Accessibility Policy](#)
[Security Policy](#)



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*Search Results for registered entities whose name begins with ARS.***Page 23**



STATE OF NEW JERSEY
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BUSINESS RECORDS SERVICE

[Cart](#)
[Help](#)
[New User](#)
[Login](#)

[Search](#)
[Results](#)
[Select Documents](#)

Business Entity Status Report

Search Summary

Search Type: Business Name
 Business Name: ARS

Order Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date
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<input type="checkbox"/>	<input type="checkbox"/>	ARSIM GANIU INC.	0100856348		DP	07/2001
<input type="checkbox"/>	<input type="checkbox"/>	ARSIN CORPORATION	0100845231	SANTA CLARA	FR	03/2001
<input type="checkbox"/>	<input type="checkbox"/>	ARSIS, LLC	0600312923	CLARK	LLC	11/2007
<input type="checkbox"/>	<input type="checkbox"/>	ARSK INTERNATIONAL, INC.	0100493723	NORTH BERGEN	DP	08/1991
<input type="checkbox"/>	<input type="checkbox"/>	ARSK LLC	0400491496	WEST ORANGE	LLC	05/2012
<input type="checkbox"/>	<input type="checkbox"/>	ARSKUM DRY WALL, INC.	1581835000	EDISON	DP	03/1957
<input type="checkbox"/>	<input type="checkbox"/>	ARSLAN CAPITAL LLC	0400609050	CLOSTER	LLC	10/2013
<input type="checkbox"/>	<input type="checkbox"/>	ARSLAN CORPORATION	1581845000		DP	07/1964


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*Search Results for registered entities whose name begins with ARS.***Page 24**

STATE OF NEW JERSEY
DIVISION OF REVENUE AND ENTERPRISE SERVICES
BUSINESS RECORDS SERVICE

[Cart](#) [Help](#) [New User](#) [Login](#)

[Search](#) [Results](#) [Select Documents](#)

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Search Type: Business Name
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Order	Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date
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<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSLAN INC.	0100543845		DP	02/1993
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSLAN INTERNATIONAL INC.	0101025884	FAIRFIELD	DP	02/2013
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSLAN, INC.	0100213139		DP	12/1983
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSLAN-MB, INC.	0101029706		DP	10/2013
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSLANIAN CAPITAL MANAGEMENT L.L.C.	0600043476	FORT LEE	LLC	10/1997
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSLANYAN ENTERPRISES LTD. CORP.	0100356175		DB	11/1987
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSO COMPUTER SYSTEMS, INC.	0100813416	FAIR LAWN	DP	04/2000
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSO CORP.	0100150513		DP	09/1981
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ARSO ENTERPRISES, INC.	0100684780	CAPE MAY	DP	11/1996

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*Search Results for registered entities whose name begins with ARS.***Page 25**



STATE OF NEW JERSEY
DIVISION OF REVENUE AND ENTERPRISE SERVICES
BUSINESS RECORDS SERVICE

[Cart](#)
[Help](#)
[New User](#)
[Login](#)

[Search](#)
[Results](#)
[Select Documents](#)

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Search Summary

Search Type: Business Name
Business Name: ARS


Order Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date
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<input type="checkbox"/>	<input type="checkbox"/>	ARSOLF CORP.	0100493157	NEWARK	DP	08/1991
<input type="checkbox"/>	<input type="checkbox"/>	ARSON ENTERTAINMENT INC.	0100882680		DP	06/2002
<input type="checkbox"/>	<input type="checkbox"/>	ARSON STUDIO EXCLUSIVE BODY ART PROFESSIONALS, L.L.C.	0600246787	EAST BRUNSWICK	LLC	09/2005
<input type="checkbox"/>	<input type="checkbox"/>	ARSPEC DECORATIVE PRODUCTS, INC.	0100617722	WAYNE	DP	02/1995
<input type="checkbox"/>	<input type="checkbox"/>	ARSPN LIMITED LIABILITY COMPANY	0400307490	BRIDGEWATER	LLC	09/2009
<input type="checkbox"/>	<input type="checkbox"/>	ARSPOETICA, INC.	0100787508		DP	07/1999
<input type="checkbox"/>	<input type="checkbox"/>	ARSPOETICA, INC.	0100795831		NP	10/1999
<input type="checkbox"/>	<input type="checkbox"/>	ARSPOETICA.COM, INC.	0100800195		DP	12/1999

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Help
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*Search Results for registered entities whose name begins with ARS.***Page 26**

STATE OF NEW JERSEY
DIVISION OF REVENUE AND ENTERPRISE SERVICES
BUSINESS RECORDS SERVICE

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Search Summary

Search Type: Business Name
Business Name: ARS

Order Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date
<input type="checkbox"/>	<input type="checkbox"/>	ARSR ALPINE LLC	0600434971		FLC	09/2016
<input type="checkbox"/>	<input type="checkbox"/>	ARSSVP CELL, INC.	0100965156		DP	06/2006
<input type="checkbox"/>	<input type="checkbox"/>	ARST CONSTRUCTION LLC	0600336048		LLC	11/2008
<input type="checkbox"/>	<input type="checkbox"/>	ARST15 LLC	0450137043	DOVER	LLC	01/2017
<input type="checkbox"/>	<input type="checkbox"/>	ARSTAN MANAGEMENT LLC	0450069673	MONROE TOWNSHIP	LLC	04/2016
<input type="checkbox"/>	<input type="checkbox"/>	ARSTAR ENTERTAINMENT, LLC	0600295045		LLC	03/2007
<input type="checkbox"/>	<input type="checkbox"/>	ARSTAT, INC.	0100980450	FLEMINGTON	DP	05/2007
<input type="checkbox"/>	<input type="checkbox"/>	ARSTEP CORPORATION	0400185206	SAYREVILLE	DP	06/2007
<input type="checkbox"/>	<input type="checkbox"/>	ARSTRAT, LLC	0600427935	HOUSTON	FLC	01/2016
<input type="checkbox"/>	<input type="checkbox"/>	ARSU VENTURES LIMITED LIABILITY COMPANY	0400542205	CLOSTER	LLC	01/2013

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*Search Results for registered entities whose name begins with ARS.***Page 27**



STATE OF NEW JERSEY
DIVISION OF REVENUE AND ENTERPRISE SERVICES
BUSINESS RECORDS SERVICE

[Cart](#)
[Help](#)
[New User](#)
[Login](#)

[Search](#)
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[Select Documents](#)

Business Entity Status Report

Search Summary

Search Type: Business Name
Business Name: ARS


Order Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date
<input type="checkbox"/>	<input type="checkbox"/>	ARSUDH INC.	0100769934	PASSAIC	DP	01/1999
<input type="checkbox"/>	<input type="checkbox"/>	ARSY CONSULTING LLC	0400566717	MONROE	LLC	04/2013
<input type="checkbox"/>	<input type="checkbox"/>	ARSY MONGA REAL ESTATE LIMITED LIABILITY COMPANY	0400060970	ATCO	LLC	06/2004
<input type="checkbox"/>	<input type="checkbox"/>	ARSY MONGA RETAILS LIMITED LIABILITY COMPANY	0400060964	ATCO	LLC	06/2004
<input type="checkbox"/>	<input type="checkbox"/>	ARSY MONGA WHOLESALE LIMITED LIABILITY COMPANY	0400060955	ATCO	LLC	06/2004
<input type="checkbox"/>	<input type="checkbox"/>	ARSY-MED INTERNATIONAL CORPORATION	0100007864		DP	11/1975
<input type="checkbox"/>	<input type="checkbox"/>	ARSYGRAIN INTERNATIONAL CORP.	0100020149		DP	06/1976
<input type="checkbox"/>	<input type="checkbox"/>	ARSYGRAIN WESTERN HEMISPHERE CORPORATION	0100020150		DP	06/1976
<input type="checkbox"/>	<input type="checkbox"/>	ARSYL REALTY ENTERPRISES, INC.	0100291306	ELIZABETH	DP	03/1986
<input type="checkbox"/>	<input type="checkbox"/>	ARSYNCO, INC.	1582009500	CARLSTADT	DP	06/1969

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*Search Results for registered entities whose name begins with ARS.***Page 28**

STATE OF NEW JERSEY
DIVISION OF REVENUE AND ENTERPRISE SERVICES
BUSINESS RECORDS SERVICE

[Cart](#) [Help](#) [New User](#) [Login](#)

[Search](#) [Results](#) [Select Documents](#)

Business Entity Status Report

Search Summary

Search Type: Business Name
Business Name: ARS


Order Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date
<input type="checkbox"/>	<input type="checkbox"/>	ARSYSTEMS INCORPORATED	0400284506		DP	04/2009
<input type="checkbox"/>	<input type="checkbox"/>	ARSZULOWICZ CONSULTANTS, INC.	0100746393	BRANCHBURG	DP	05/1998
<input type="checkbox"/>	<input type="checkbox"/>	THE ARS CAMERALIS ENSEMBLE	0900002667		NP	09/1972

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Exhibit 25

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BUSINESS RECORDS SERVICE

 Cart [Help](#) [New User](#) [Login](#)

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Please allow two business days for electronic filings to be reflected in status reports.

Search Type *

- ☐ Business Name
- ☐ Entity Id
- ☐ Principal Name (Officer/Director, Manager, Managing Member, etc.)
- ☐ Registered Agent
- ☒ Associated Name (An alternate, fictitious or previous name used by the business)

Associated Name

Associated Name *

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Search Results for registered entities with an associated name beginning with ARS. Page 2



STATE OF NEW JERSEY
DIVISION OF REVENUE AND ENTERPRISE SERVICES
BUSINESS RECORDS SERVICE

Cart Help New User Login

Search Results Select Documents

Business Entity Status Report

Search Summary

Search Type: Associated Name
Associated Name: ARS

1 2 3

Order Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date
<input type="checkbox"/>	<input type="checkbox"/>	A.R.S. CHEESE DISTRIBUTORS INC.	0400277709	LANGHORNE	FR	03/2009
<input type="checkbox"/>	<input type="checkbox"/>	ADVANCED REHAB SOLUTIONS L.L.C.	0600306023	SPRINGFIELD	LLC	08/2007
<input type="checkbox"/>	<input type="checkbox"/>	AMERICAN RECOVERY SYSTEMS INC.	0100828561	WEST TRENTON	FR	09/2000
<input type="checkbox"/>	<input type="checkbox"/>	AMERICAN RESIDENTIAL SERVICES L.L.C.	0600114849	MEMPHIS	FLC	05/2001
<input type="checkbox"/>	<input type="checkbox"/>	AMERICAN RESIDENTIAL SERVICES OF NEW JERSEY, INC.	0100378610	WEST TRENTON	DP	06/1988
<input type="checkbox"/>	<input type="checkbox"/>	ARS HOLDINGS LLC	0400421938	BLOOMFIELD	LLC	06/2011
<input type="checkbox"/>	<input type="checkbox"/>	ARS INTERNATIONAL, INC.	0400530426	WOODLAND PARK	FR	11/2012
<input type="checkbox"/>	<input type="checkbox"/>	ARS INVESTMENT PROPERTIES, INC.	0100114365	GLEN ROCK	DP	05/1980
<input type="checkbox"/>	<input type="checkbox"/>	ARSENEAULT & FASSETT, LLP	0600161313	CHATHAM	LLP	02/2003
<input type="checkbox"/>	<input type="checkbox"/>	ARSH GEN CONSTRUCTION CORP	0400675175	RICHMOND HILL	FR	07/2014

1 2 3


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Source (accessed May 24, 2017):

<https://www.njportal.com/DOR/businessrecords/EntityDocs/BusinessStatCopies.aspx>

Search Results for registered entities with an associated name beginning with ARS. Page 3



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Business Entity Status Report

Search Summary

Search Type:

Associated Name:

ARS

1	2	3				
Order Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date
<input type="checkbox"/>	<input type="checkbox"/>	ARSHA BODHA CENTER, A NEW JERSEY NONPROFIT CORPORATION	0100825245	SOMERSET	NP	08/2000
<input type="checkbox"/>	<input type="checkbox"/>	ARSHIPS, LLC	0600178050	FORT LEE	LLC	08/2003
<input type="checkbox"/>	<input type="checkbox"/>	ARSLANYAN ENTERPRISES LTD. CORP.	0100356175		DB	11/1987
<input type="checkbox"/>	<input type="checkbox"/>	ARSON STUDIO EXCLUSIVE BODY ART PROFESSIONALS, L.L.C.	0600246787	EAST BRUNSWICK	LLC	09/2005
<input type="checkbox"/>	<input type="checkbox"/>	ASE HEATING & COOLING, LLC	0600286648	ANDOVER	LLC	12/2006
<input type="checkbox"/>	<input type="checkbox"/>	ASSISTED REPRODUCTIVE SERVICES, INC.	0100442355	FLORHAM PARK	DP	02/1990
<input type="checkbox"/>	<input type="checkbox"/>	CENTRAL ASSOCIATION FOR THE BLIND, INC	0101044045		NF	02/2017
<input type="checkbox"/>	<input type="checkbox"/>	CHATLY LLC	0450065981	FORT LEE	LLC	04/2016
<input type="checkbox"/>	<input type="checkbox"/>	COASTAL ATLANTIC ASSOCIATES, INC.	0100214074	RUTHERFORD	DP	12/1983
<input type="checkbox"/>	<input type="checkbox"/>	DOSSIER SYSTEMS, INC.	0100123021	BURLINGTON	DP	10/1980
1	2	3				

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https://www.njportal.com/DOR/businessrecords/EntityDocs/BusinessStatCopies.aspx

Search Results for registered entities with an associated name beginning with ARS. Page 4



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Business Entity Status Report

Search Summary

Search Type: Associated Name
Associated Name: ARS

1	2	3				
Order Status Report	Order Copies	Business Name	Entity ID	City	Type	Original Filing Date
<input type="checkbox"/>	<input type="checkbox"/>	HEALTHCARE REVENUE RECOVERY GROUP, LLC	0600233404	SUNRISE	FLC	04/2005
<input type="checkbox"/>	<input type="checkbox"/>	J.C. HOWELL & ASSOCIATES INC.	0100130305	PENNINGTON	DP	01/1981
<input type="checkbox"/>	<input type="checkbox"/>	JJES, LLC	0600314529	FLANDERS	LLC	11/2007
<input type="checkbox"/>	<input type="checkbox"/>	JMS ENVIRONMENTAL, INC.	0100486436	NEW BRUNSWICK	DP	06/1991
<input type="checkbox"/>	<input type="checkbox"/>	PATIENT ACCOUNTING SERVICE CENTER, LLC	0600054273	HOUSTON	FLC	07/1998
<input type="checkbox"/>	<input type="checkbox"/>	PULMONARY ASSOCIATES OF MORRIS COUNTY, P.A.	0100022460	DENVILLE	PA	07/1976
<input type="checkbox"/>	<input type="checkbox"/>	UNION ELECTRICAL PORCELAIN COMPANY, INC.	0100328195		DP	02/1987
<input type="checkbox"/>	<input type="checkbox"/>	WHARTON INDUSTRIES, INC.	0100284788		DP	01/1986
<input type="checkbox"/>	<input type="checkbox"/>	WIRB- COPERNICUS GROUP, INC.	0101021288	PRINCETON	FR	04/2012
1	2	3				

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Source (accessed May 24, 2017):

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Exhibit 26

Case 16-16093-JNP Doc 8 Filed 06/10/16 Entered 06/11/16 00:33:57 Desc Imaged
Certificate of Notice Page 1 of 3

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re: Case No.: 16-16093-JNP
Chapter: 7
William Michael Levins and Elaine Marie Levins Judge: Jerrold N. Poslusny Jr.

NOTICE OF PROPOSED ABANDONMENT

JOHN W. HARGRAVE, Trustee, in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk:

Clerk, US Bankruptcy court
401 Market Street
Camden, NJ 08102

If an objection is filed, a hearing will be held before the Honorable Jerrold N. Poslusny Jr. on July 12, 2016 at 10 a.m. at the United States Bankruptcy Court, Courtroom no. 4C. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of no Objection.

Description and value of property:

Description of Real Property	Petition Value
1 Single-family home84 Lincoln Drive Laurel Springs NJ 08021-0000Camden	\$170,000.00
2 Ocean Resort Master Association Timeshare	\$0.00
3 Ocean Resort Master Association Timeshare to be surrendered	\$0.00

Liens on property:

Description of Real Property	Creditors Info	Amount of Claim
1 Single-family home84 Lincoln Drive Laurel Springs NJ 08021-0000Camden	1 st mortgage—PNC 2 nd mortgage--- TD Bank	\$71,656. 44,462.
2 Ocean Resort Master Association Timeshare	Ocean Resort Master Association	\$1,131.00
3 Ocean Resort Master Association Timeshare to be surrendered	Ocean Resort Master Association	\$2,833.00

Amount of Equity claimed as exempt:

Description of Real Property	Value of Claimed Exemption
1 Single-family home84 Lincoln Drive Laurel Springs NJ 08021-0000Camden	\$45,950.00
2 Ocean Resort Master Association Timeshare	\$0.00
3 Ocean Resort Master Association Timeshare to be surrendered	\$0.00

Objections must be served on, and requests for additional information directed to:

Name: /s/ John W. Hargrave
Address: 117 Clements Bridge Road, Barrington, NJ 08007
Telephone No.: (856) 547-6500

Case 16-16093-JNP Doc 8 Filed 06/10/16 Entered 06/11/16 00:33:57 Desc Imaged

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 William Michael Levins
 Elaine Marie Levins
 Debtors

Case No. 16-16093-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf905

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Jun 08, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2016.

db/jdb +William Michael Levins, Elaine Marie Levins, 84 Lincoln Drive,
 Laurel Springs, NJ 08021-2856
 smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 516092137 AMCOL SYSTEMS INC, PO Box 21625, Columbia, SC 29221-1625
 516092140 +ARS National Services Inc, Po Box 463023, Escondido, CA 92046-3023
 516092138 American Express, PO Box 981535, El Paso, TX 79998-1535
 516092139 American Express, c/o Jaffe & Asher, 600 Third Avenue, New York, NY 10016-1901
 516092143 +CHOP, 3401 Civic Center Blvd, Philadelphia, PA 19104-4319
 516092142 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
 516092144 Citibank, PO Box 6004, Sioux Falls, SD 57117-6004
 516092145 +FMA Alliance, Ltd., 12339 Cutten Road, Houston, TX 77066-1807
 516092147 HRRG, PO Box 459080, Sunrise, FL 33345-9080
 516092149 +J. Kars, Collections Dept., PO Box 8058, Mason, OH 45040-8058
 516092150 +Kennedy Health System, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020
 516092154 +MRS Associates, Inc., 1930 Olney Ave., Cherry Hill, NJ 08003-2016
 516092152 +Midland Credit Management, 2365 Northside Drive Suite 300, San Diego, CA 92108-2709
 516092153 +Monarch Recovery Mgmt. Inc., 10965 Decatur Road, Philadelphia, PA 19154-3210
 516092155 +New Jersey Division of, Taxation, 50 Barrack Street, Trenton, NJ 08695-0001
 516092156 Ocean Resort Master Association, PO Box 30510, Honolulu, HI 96820-0510
 516092157 PNC Mortgage, PO Box 6534, Carol Stream, IL 60197-6534
 516092158 Target Card Services, 3901 West 53rd St., Sioux Falls, SD 57106-4216
 516092162 +Virtua Health, Po Box 8500, Lockbox 7542, Philadelphia, PA 19178-0001
 516092163 Volvo Car Financial, PO Box 91300, Mobile, AL 36691-1300

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 08 2016 22:59:19 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516092140 +E-mail/Text: legal@arsnational.com Jun 08 2016 22:59:08 ARS National Services Inc,
 Po Box 463023, Escondido, CA 92046-3023
 516092141 E-mail/Text: ACF-EBN@acf-inc.com Jun 08 2016 22:58:25 Atlantic Credit and Finance Inc.,
 PO Box 12966, Roanoke, VA 24030-2966
 516092146 +E-mail/Text: bankruptcy@affglo.com Jun 08 2016 22:59:22 Global Credit & Collection Corp,
 5440 N. Cumberland Ave., Chicago, IL 60656-1490
 516092148 E-mail/Text: cio.bncmail@irs.gov Jun 08 2016 22:58:52 Internal Revenue Service,
 PO Box 7346, Philadelphia, PA 19101-7346
 516092151 +E-mail/Text: bnckohlsnotices@becket-lee.com Jun 08 2016 22:58:42 Kohls, PO Box 3084,
 Milwaukee, WI 53201-3084
 516114508 E-mail/PDF: gecsed@recoverycorp.com Jun 08 2016 22:54:53 Synchrony Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 516092159 +E-mail/Text: bankruptcy@td.com Jun 08 2016 22:59:23 TD Bank, Operations Center,
 PO Box 219, Lewiston, ME 04243-0219
 516092160 +E-mail/Text: bankruptcy@td.com Jun 08 2016 22:59:23 TD Bank, Attn Bankruptcy,
 PO Box 9547, Portland, ME 04112-9547
 516092161 +E-mail/Text: bnc@ursi.com Jun 08 2016 22:58:32 United Recovery Systems,
 5800 North Course Drive, Houston, TX 77072-1613

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2016

Signature: /s/Joseph Speetjens

Case 16-16093-JNP Doc 8 Filed 06/10/16 Entered 06/11/16 00:33:57 Desc Imaged
Certificate of Notice Page 3 of 3

District/off: 0312-1

User: admin
Form ID: pdf905

Page 2 of 2
Total Noticed: 31

Date Rcvd: Jun 08, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2016 at the address(es) listed below:

Andrew B. Finberg	on behalf of Joint Debtor Elaine Marie Levins	andy@sjbankruptcylaw.com,
ABFECE@gmail.com		
Andrew B. Finberg	on behalf of Debtor William Michael Levins	andy@sjbankruptcylaw.com,
ABFECE@gmail.com		
John W. Hargrave	on behalf of Trustee John W. Hargrave	trustee@hargravelaw.com,
jhargrave@ecf.epiqsystems.com;	jwh@trustesolutions.net	
John W. Hargrave	trustee@hargravelaw.com,	jhargrave@ecf.epiqsystems.com;jwh@trustesolutions.net
TOTAL: 4		

Exhibit 27

Case 16-16093-JNP Doc 16 Filed 07/24/16 Entered 07/25/16 00:40:51 Desc Imaged
Certificate of Notice Page 1 of 4

Information to identify the case:

Debtor 1	<u>William Michael Levins</u>	Social Security number or ITIN	xxx-xx-5748
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Elaine Marie Levins</u>	Social Security number or ITIN	xxx-xx-0664
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **District of New Jersey**

Case number: **16-16093-JNP**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William Michael Levins

Elaine Marie Levins
aka Elaine McConnell

7/22/16

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Case 16-16093-JNP Doc 16 Filed 07/24/16 Entered 07/25/16 00:40:51 Desc Imaged

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
William Michael Levins
Elaine Marie Levins
DebtorsCase No. 16-16093-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 32

Date Rcvd: Jul 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2016.

db/jdb +William Michael Levins, Elaine Marie Levins, 84 Lincoln Drive,
Laurel Springs, NJ 08021-2856

cr +VCFS Auto Leasing Co., PO Box 91300, Mobile, AL 36691-1300

516092137 +AMCOL SYSTEMS INC, PO Box 21625, Columbia, SC 29221-1625

516092143 +CHOP, 3401 Civic Center Blvd, Philadelphia, PA 19104-4319

516092147 +HRRG, PO Box 459080, Sunrise, FL 33345-9080

516092149 +J. Kars, Collections Dept., PO Box 8058, Mason, OH 45040-8058

516092150 +Kennedy Health System, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020

516092154 +MRS Associates, Inc., 1930 Olney Ave., Cherry Hill, NJ 08003-2016

516092152 +Midland Credit Management, 2365 Northside Drive Suite 300, San Diego, CA 92108-2709

516092153 +Monarch Recovery Mgmt. Inc., 10965 Decatur Road, Philadelphia, PA 19154-3210

516092155 +New Jersey Division of, Taxation, 50 Barrack Street, Trenton, NJ 08695-0001

516092156 +Ocean Resort Master Association, PO Box 30510, Honolulu, HI 96820-0510

516092157 +PNC Mortgage, PO Box 6534, Carol Stream, IL 60197-6534

516092162 +Virtua Health, PO Box 8500, Lockbox 7542, Philadelphia, PA 19178-0001

516092163 +Volvo Car Financial, PO Box 91300, Mobile, AL 36691-1300

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 22 2016 22:32:38 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 22 2016 22:32:37 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

516092140 +EDI: ARSN.COM Jul 22 2016 22:28:00 ARS National Services Inc, Po Box 463023,
Escondido, CA 92046-3023

516092139 EDI: AMEREXPR.COM Jul 22 2016 22:28:00 American Express, c/o Jaffe & Asher,
600 Third Avenue, New York, NY 10016-1901

516092138 EDI: AMEREXPR.COM Jul 22 2016 22:28:00 American Express, PO Box 981535,
El Paso, TX 79998-1535

516092141 E-mail/Text: ACF-EBN@acf-inc.com Jul 22 2016 22:32:20 Atlantic Credit and Finance Inc.,
PO Box 12966, Roanoke, VA 24030-2966

516092142 EDI: CAPITALONE.COM Jul 22 2016 22:28:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285

516092144 EDI: CITICORP.COM Jul 22 2016 22:28:00 Citibank, PO Box 6004,
Sioux Falls, SD 57117-6004

516092145 +EDI: FMAALLIANCE.COM Jul 22 2016 22:28:00 FMA Alliance, Ltd., 12339 Cutten Road,
Houston, TX 77066-1807

516092146 +EDI: LEADINGEDGE.COM Jul 22 2016 22:28:00 Global Credit & Collection Corp,
5440 N. Cumberland Ave., Chicago, IL 60656-1490

516092148 EDI: IRS.COM Jul 22 2016 22:28:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346

516092151 +EDI: CBSKOHL.COM Jul 22 2016 22:28:00 Kohls, PO Box 3084, Milwaukee, WI 53201-3084

516114508 EDI: RMSC.COM Jul 22 2016 22:28:00 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

516092159 +EDI: TDBANKNORTH.COM Jul 22 2016 22:28:00 TD Bank, Operations Center, PO Box 219,
Lewiston, ME 04243-0219

516092160 +EDI: TDBANKNORTH.COM Jul 22 2016 22:28:00 TD Bank, Attn Bankruptcy, PO Box 9547,
Portland, ME 04112-9547

516092158 EDI: WTRRNBNK.COM Jul 22 2016 22:28:00 Target Card Services, 3901 West 53rd St.,
Sioux Falls, SD 57106-4216

516092161 +EDI: URSI.COM Jul 22 2016 22:28:00 United Recvoery Systems, 5800 North Course Drive,
Houston, TX 77072-1613

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 24, 2016

Signature: /s/Joseph Speetjens

LEVINS384

Case 16-16093-JNP Doc 16 Filed 07/24/16 Entered 07/25/16 00:40:51 Desc Imaged
Certificate of Notice Page 4 of 4

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 32

Date Rcvd: Jul 22, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2016 at the address(es) listed below:

Andrew B. Finberg	on behalf of Joint Debtor Elaine Marie Levins	andy@sjbankruptcylaw.com,
ABFECEF@gmail.com		
Andrew B. Finberg	on behalf of Debtor William Michael Levins	andy@sjbankruptcylaw.com,
ABFECEF@gmail.com		
John W. Hargrave	on behalf of Trustee John W. Hargrave	trustee@hargravelaw.com,
jhargrave@ecf.epiqsystems.com;jwh@trustesolutions.net		
John W. Hargrave	trustee@hargravelaw.com, jhargrave@ecf.epiqsystems.com;jwh@trustesolutions.net	
		TOTAL: 4